Take Up the Task

Financial Assistance for Hearing Aids, Cochlear Implants and Other Services

Created Summer 2010
**Foreword**

It’s been 15 yrs since my husband and I first learned that our family was moving into an unknown area... the area of deafness and hearing loss. Diagnosed with a severe to profound hearing loss, our oldest daughter became the first deaf person in our entire family. Over the years we have learned a lot. Most importantly, we learned that we can never stop learning... it’s an ongoing process. So, when ERCOD asked me to work on this project, I jumped at the chance. Not only was I going to be able to create something that helps other parents and their children... I knew it was going to help my family too!

Ever since we found out that our daughter was deaf, we have been searching for answers and assistance. I’ve asked parents, teachers, administrators, friends, family and even strangers for advice. I’ve done all of this for one main reason... I want to do the best that I can for my child. Now that I have four deaf children, the desire to do what’s best is even stronger. Talking with parents of children with hearing loss, I have found that we all feel the same way. We want answers. We want assistance. We want to do our best for our children. And we want to start now! That is why this manual was created... for parents just like you (and me!)

The *Take up the Task* manual is currently broken into two sections. This section is titled **Financial Assistance for Hearing Aids, Cochlear Implants and Other Services**. It is devoted to helping you, the parent, find agencies and organizations to help with financial support for purchasing hearing aids and cochlear implants. It also has information about state insurance programs and more.

The other section is titled **In-Home Language and Literacy Activities**. It is intended to promote and encourage language and literacy development at all ages. It has tips, strategies and activities that help develop or improve your child’s language, vocabulary, reading and writing skills at home. It also has information about why we chose those activities and a list of websites and references for further reading. It can be found as a downloadable file on the ERCOD resources website.

Please refer to the **Table of Contents** to find what you need as quickly as possible. Our goal is to support you to do the best you can for your child hoping that your success can start at home.

Sincerely,
Laura Oberrender
Parent to four wonderful deaf children!
Acknowledgements

A multitude of thanks goes out to all of the individuals who helped to create this manual. Without your support and assistance, it would not have been possible!

THANK YOU!!

Lisa Crawford, ERCOD
Diana Poeppelmeyer, ERCOD
Preston King, DARS representative
Cristie Jones, Au.D.
Mary Stribling, LMSW
Ashley Fairleigh, M.S., CCC/SLP
Christy Martinez, parent
Tamara Joyce-Wylie, parent
Mary Shaddox, parent
Felicia Johnson, parent
Shelley Clark, parent
Shelly Bergeron, parent
Deborah Kopp, parent

The Educational Resource Center on Deafness frequently receives requests from parents related to finding financial resources for hearing aids, cochlear implants and/or other services that their children may need. We hope the information in this booklet will assist parents with the task of finding assistance and resources that can provide support to their children who are deaf or hard-of hearing.
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Where Can I Find Help?
For Hearing Aids

A hearing aid is an electronic device that is worn in or behind the ear. When worn, it amplifies sound for those with a hearing loss. There are a variety of styles and models available today.

The FDA created this **CHECKLIST** to assist you in purchasing the best hearing aid(s) for your child:

1. **Get a check up.** Take your child to a doctor, preferably an ear, nose, and throat physician (ENT) to get a medical exam. The medical exam will rule out any medical reason for the hearing loss which would require medical or surgical treatment. You will receive documentation of your child’s medical exam and a statement that says your child is a candidate for hearing aids. The doctor can also give you a referral to an audiologist or a hearing aid dispenser if your health plan requires a doctor’s referral for services.

2. **Consider going to an audiologist.** An audiologist will perform an audiological exam to determine the type and amount of your child’s hearing loss, and will counsel you as to the non-medical options to improve your child’s hearing loss.

3. **Buy hearing aids from a licensed hearing healthcare professional.** This will typically be an audiologist, a hearing aid dispenser, or an ear, nose, and throat physician. Provide the documentation that you received from your child’s doctor that states he/she is a hearing aid candidate. Ask your hearing healthcare professional to help you determine what features your child will need.

4. **Be careful when selecting the hearing aids.** Select aids that are convenient and easy to use. Buy hearing aids with features that meet your child’s needs in daily listening activities.

5. **Be sure you know how to care for your child’s hearing aid.** Ask your hearing healthcare professional to show you how to clean it and replace the batteries. Ask if you can have a copy of the written instructions.

6. **Ask about a trial/adjustment period.** Most manufacturers provide a trial/adjustment period during which your child’s hearing aids can be returned for a refund. A trial/adjustment period will allow you and your child to test out the hearing aids to see if they work well for him/her.

7. **Check out the warranty.** Like any other product you purchase, be aware of what parts or services are covered by the warranty.” (Checklist)

**To find out if a healthcare professional is licensed, check with your local Better Business Bureau, consumer protection agency, State Attorney General’s office, or the American Speech-Language-Hearing Association (ASHA).” (How To)
Where to find Financial Assistance

Hearing aids can be expensive, ranging in price from $500 - $3500 per aid. Medicaid and some private insurance companies will pay for a portion of the cost of hearing aids. However, the majority of the cost will probably still come from you. Below is a list of organizations and programs that may assist with this financial burden.

“In Texas, there is a law that all group coverage plans must offer an optional ‘Speech and Hearing Rider’, but it up to the plan administrator to choose to add the rider. In my experience, the cost of this rider is very minimal compared to the services covered. Sometimes all it takes is an informed employee asking about the coverage for the company to be willing to add the rider to their group insurance policy. Also, many times the insurance companies do not even explain the optional riders to the person making the insurance decisions, so company personnel may not even realize it is available.” – Tamara Joyce-Wylie, parent

AUDIENT Program
1-866-956-5400
www.audientalliance.org
Email: info@audientalliance.org

AUDIENT helps low income people nationwide access quality hearing aids and related care at a significantly lower cost. AUDIENT income qualifies families to be eligible for a discount on brand name hearing aids available through the AUDIENT Alliance’s national network of dedicated hearing care providers. Brand selection includes Oticon, Phonak, Siemens, Widex, & Unitron hearing aids. AUDIENT provides a downloadable application for assistance under the “Patient” section of their website.

Benevolent Protective Order of Elks of the USA
2750 N. Lakeview Avenue
Chicago, IL 60614-1889
773-755-4700
www.elks.org

The Elks are a “fraternal order with nearly a million members and a 141-year history, a network of more than 2000 lodges in communities all over the country, a generous charitable foundation that each year gives millions in scholarships, an inspiration to youth, a friend to veterans and more.” While the national website does not say that they help with hearing aids specifically, they may have local chapters that will provide some assistance. Use the website’s “Lodge Locator” or look in the phone book to find a lodge in your area.
CareCredit
GE Money
PO Box 960061
Orlando, FL 32896-0061
www.carecredit.com

CareCredit is a credit card exclusive for healthcare services. CareCredit provides a “No Interest payment plan” if paid in full within 6, 12, 18 or 24 months on purchases with a CareCredit card. Minimum monthly payments are required.

Children’s Hearing Aid Texas (CHAT) –
Serving Central Texas only - 512-828-0510
Any Baby Can
1121 E. 7th
Austin, TX 78702
(512) 454-3743 or (800) 672-0238
Fax: (512) 454-0205 HIPPA Fax: (512) 334-4465
www.abcaus.org/CHAT.asp

CHAT provides auditory services and hearing aids for children in Central Texas who have no financial alternatives to meet these needs. CHAT was founded on the belief that hearing aids are essential for the development of cognitive and social skills in infants and children with hearing loss.

Financial assistance goes toward the following services:
• Audiological diagnostics (including any special testing required);
• Ear molds;
• Hearing aids;
• Hearing aid repairs;
• Services required for having the hearing aids fit on the child and maintained

Families must reside in the CHAT service area (Counties include: Bandera, Bastrop, Blanco, Burnet, Caldwell, Comal, Fayette, Gillespie, Gonzales, Guadalupe, Hays, Kendall, Kerr, Kimble, Lee, Llano, Medina, Milam, Travis and Williamson).

The Department of Assistive and Rehabilitative Services (DARS)
4800 N. Lamar Blvd.
Austin, Texas 78756
1-800-628-5115 or TTY 1-866-581-9328
www.dars.state.tx.us

The Department of Assistive and Rehabilitative Services (DARS) serves people with a wide variety of hearing disabilities. DARS employs specially trained rehabilitation counselors throughout Texas who use a person's preferred communication method and have a good understanding of the difficulties faced by deaf or hard of hearing people in a variety of training
and work settings. Deaf and hard of hearing persons can take advantage of services designed specifically for their benefit. These services include:

- Counseling and guidance;
- Hearing evaluation;
- Purchase of hearing aids and communication equipment;
- Aural rehabilitation;
- Communication assistance services;
- Academic and vocational training;
- Communications assessment and training.

(For an informational brochure - [http://www.dars.state.tx.us/publications/pdf/01811.pdf](http://www.dars.state.tx.us/publications/pdf/01811.pdf))

Under DARS there are two resources for hearing aids - Vocational Rehabilitation (VR) and Independent Living Services (ILS). Vocational Rehabilitation Services are directed to assist individuals with disabilities who are 16 yrs and older to obtain and maintain employment. The ILS program is for those who do not or cannot work, and need services to live independently, such as hearing aids. Someone who receives VR services does not qualify for ILS services. There is no guarantee that an applicant will be eligible for hearing aids. This is determined through assessments, evaluations and other measures. For more information click on the website above or call your DARS office.

**Disabled Children's Relief Fund**  
P.O. Box 89  
Freeport, New York 11520  
TEL: 516-377-1605  
[www.dcrf.com](http://www.dcrf.com)

Disabled Children's Relief Fund (DCRF) is a non-profit 501(c)(3) organization that provides children with disabilities grant assistance to obtain wheelchairs, orthopedic braces, walkers, lifts, hearing aids, eyeglasses, medical equipment, physical therapy, and surgery. DCRF focuses special attention on helping children throughout the U.S. that do not have adequate health insurance. To apply for a grant, go to the website and click on “Services”. You will need to print and fill out an application to submit between April and September.

**Easter Seals**  
233 South Wacker Drive, Suite 2400  
Chicago, IL 60606  
Phone: 312-726-6200  
TTY: 312-726-4258  
Fax: 312-726-1494  
Toll-Free: 800-221-6827  
[www.easterseals.com](http://www.easterseals.com)

Easter Seals provides exceptional services, education, outreach, and advocacy so that people living with autism and other disabilities can live, learn, work and play in our communities. Easter Seals provides different services in each area. For example, Easter Seals Central Texas provides audiology services. They do not help pay for hearing aids but they provide “low-cost” aids and services connected to fitting and purchasing aids. Check with your local Easter Seals office to see what services are available in your area.
First Hand Foundation  
2800 Rockcreek Parkway  
Kansas City, MO 64117  
816-201-1569  816-571-1569 (Fax)  
www.cerner.com/firsthand/  
Email: Firsthandfoundation@cerner.com

First Hand Foundation is a nonprofit organization that helps children with health-related needs when insurance and other financial resources have been exhausted. The Foundation helps with clinical necessities (such as medication and surgeries), medical equipment and travel related to a child’s care. Additionally, the Foundation implores doctors, hospitals and equipment providers to discount their services below listed prices. Funding is distributed directly to the child’s immediate healthcare provider. Applications for funding can be found on the website’s homepage.

Fraternal Order of the Eagles  
Fraternal Order of Eagles Grand Aerie  
1623 Gateway Circle S.  
Grove City, OH 43123  
Phone: 614-883-2200 Fax: 614-883-2201  
www.foe.com

The Fraternal Order of Eagles is an international non-profit organization that unites fraternally in the spirit of liberty, truth, justice, and equality, to make human life more desirable by lessening its ills, and by promoting peace, prosperity, gladness and hope.

While the national website does not say that they help with hearing aids specifically, they may have local chapters that will provide some assistance. Use the website’s “Aerie Locator” or look in the phone book to find an aerie in your area.

Hear Now  
Starkey Hearing Foundation  
6700 Washington Avenue  
Eden Prairie, MN 55344  
800.328.8602 FAX: 952-828-6946  
www.sotheworldmayhear.org or www.starkeyhearingfoundation.org  
Email: nonprofit@starkey.com

Hear Now is a national non-profit program committed to assisting those permanently residing in the U.S. who are deaf or hard of hearing and have no other resources to acquire hearing aids. To learn more or to download an application, go to “Programs” and click on “Hear Now.”
ESCO provides Protection plans offered for coverage of damage or loss of hearing aids. They also have the “HELPcard” that is similar to a credit card to help you purchase a hearing aid. HELPcard gives you the buying power to purchase the highest quality hearing aid to correct your hearing loss with affordable monthly payment options.

Hearing Services for Children (HSC) (Formerly PACT)
General Inquiries Line: 1-800-925-9126
www.tmhp.com/C18/Hearing%20Services/default.aspx

As of September 1, 2009, the Program for Amplification for Children of Texas (PACT) was transitioned into Hearing Services for Children. It is no longer administered by the Department of State Health Services (DSHS). Instead, it is under the Health and Human Services Commission (HHSC) and DSHS-Children with Special Health Care Needs (CSHCN) Services Program.

All hearing services available to children are given through the Texas Medicaid & Healthcare Partnership (TMHP). Children who receive Medicaid will continue to have access to the same services, including hearing aids that were available under PACT. However, those services will be provided by Medicaid and certain Medicaid providers. It is important that you check with the facility or doctor you choose to use to see if they went through the transition process to switch from PACT to Medicaid since not all facilities and doctors have completed this process. For more information contact your doctor or audiologist. For answers to frequently asked questions, refer to the website above.

The purpose of the HIKE Fund, Inc. (Hearing Impaired Kids Endowment Fund) is to provide hearing devices for children with hearing losses between the ages of newborn and twenty years. The Fund collects money to award to children who are in need of hearing aids or other assistive listening devices whose parents or guardians are unable to meet this specific need. It is estimated that 100 children are provided with hearing devices each year. To apply for funds, go to the website and click on “Application”.
Kiwanis Clubs
3636 Woodview Trace
Indianapolis, IN 46268-3196
800-549-2647 (dial 411) or 317-875-8755 (dial 411)
FAX 317-879-0204
www.kiwanis.org

Kiwanis International is a global organization of members of every age who are dedicated to changing the world, one child and one community at a time.

While the national website does not say that they help with hearing aids specifically, they may have local chapters that will provide some assistance. To locate a club in your area, use the website’s “Find a Club” or look in your local phone book.

Knights of Columbus
Knights of Columbus Headquarters
1 Columbus Plaza
New Haven, CT 06510
203-752-4000
www.kofc.org
Email: info@kofc.org

The Knights of Columbus was formed to render financial aid to members and their families. Mutual aid and assistance are offered to sick, disabled and needy members and their families. Social and intellectual fellowship is promoted among members and their families through educational, charitable, religious, social welfare, war relief and public relief works.

While the national website does not say that they will help with hearing aids specifically, they may have local councils that will provide some assistance, especially if you are a member or know a member. Use the website’s “find a council” or your local phone book to find a council in your area.

Lions Club International
300 W. 22nd Street
Oak Brook, IL 60523-8842
630-571-5466
www.lionsclubs.org

Founded in 1917, Lions Club International is best known for fighting blindness – it is part of their history as well as their work today. But they also volunteer for many different kinds of community projects – including caring for the environment, feeding the hungry and aiding seniors and those with disabilities. For many years, Lions Clubs have assisted families in purchasing hearing aids for their children. Use the website’s “Find a club” or your local phone book to find assistance in your area.
March of Dimes
1275 Mamaroneck Avenue
White Plains, NY 10605
National Office Phone: (914) 997-4488
Texas: (972) 669-3463
www.marchofdimes.com

March of Dimes’ mission is to improve the health of babies by preventing birth defects, premature birth, and infant mortality. We carry out this mission through research, community services, education and advocacy to save babies' lives. March of Dimes researchers, volunteers, educators, outreach workers and advocates work together to give all babies a fighting chance against the threats to their health such as prematurity, birth defects and low birth weight.

While the national website does not say that they will help with hearing aids specifically, they may have local chapters that will provide some assistance. To find a local chapter, go to the website or use a local phone book.

Miracle Ear Children’s Foundation
P.O. Box 59261
Minneapolis, MN
55429-0261
1-800-234-5422
Fax: 763-268-4295
www.miracle-ear.com

The Miracle-Ear® Children’s Foundation serves and supports children who have a hearing loss. Their purpose is to provide no-cost hearing aids and hearing support services to children whose families have incomes that are significantly limited and who are unable to afford the high costs of quality hearing instruments. As each child’s hearing challenges are unique, every application for service and support are considered on an individual basis. The recommended hearing aid style will depend on each child’s specific hearing condition and circumstances. For more information or to download or fill out an application online go to http://www.miracle-ear.com/childrenrequest.aspx

Optimists Clubs
Help Them Hear Program
4494 Lindell Blvd.
St. Louis, MO 63108
314-371-6000
800-500-8130
www.optimist.org
Email: programs@optimist.org

Optimist Clubs are dedicated to "Bringing Out the Best in Kids" and do their part through community service programs. Since each Club is autonomous and run by members in their community, Optimists have the unique flexibility to serve the youth of their area in any way they
see fit. Optimist Clubs see a need in their community and react to it. Optimist Clubs have helped Deaf and Hard-of-Hearing students obtain scholarships and grants. To contact your local club, email programs@optimist.org or check the club directory online.

Quota International
We Share Foundation
1420 21st Street NW
Washington, DC 20036
202-331-9694
www.quota.org or www.wesharefoundation.org

Founded in 1919 as the first international women's service organization, Quota's membership today includes men as well as women in clubs in North America, South America, the South Pacific, Europe, Southeast Asia, and the Caribbean.

With a motto of "we share," Quotarians are known especially for their service to disadvantaged women and children and deaf, hard-of-hearing, and speech-impaired people. Serving and encouraging others, developing friendships, and promoting international understanding are values shared by all Quota members.

The Sound Beginnings Children's Hearing Aid Program, renewed through September 30, 2010, offers Quota International service clubs in the United States the opportunity to distribute up to 100 vouchers for free hearing aids supplied by Siemens Hearing Instruments, Inc., to qualified applicants. To request assistance, click on the “Children’s Hearing Aid Program” link.

Rotary International
One Rotary Center
1560 Sherman Ave.
Evanston, IL 60201, USA
Phone: 847-866-3000
Fax: 847-328-8554 or 847-328-8281
www.rotary.org/

Rotary International is the world's first service club organization, with more than 1.2 million members in 33,000 clubs worldwide. Rotary club members are volunteers who work locally, regionally, and internationally to combat hunger, improve health and sanitation, provide education and job training, promote peace, and eradicate polio under the motto "Service Above Self". Local clubs may support your community’s needs. Use the “club locator” at the top of the webpage to contact your local club for assistance.
Sertoma International
1912 E. Meyer Blvd.
Kansas City, MO 64132
Voice: 816-333-8300 Fax: 816-333-4320
www.sertoma.org
Email: infosertoma@sertomahq.org

Sertoma’s primary focus is on assisting the more than 50 million people with hearing health issues and educating the public on the issues surrounding hearing health. The Sertoma Hearing Aid Recycling Program (SHARP) helps needy people obtain hearing aids. Please contact Sertoma Headquarters at (800) 593-5646 or email them for more information.

Travelers Protective Association of America
3755 Lindell Boulevard
St. Louis, MO 63108
314-371-0533 Fax: 314-371-0537
www.tpahq.org
Email: support@tpahq.org

The Travelers Protective Association of America established the TPA Scholarship Trust for the Hearing Impaired in 1975 to provide financial aid to children and adults who suffer deafness or hearing impairment and who need assistance in obtaining mechanical devices, medical or specialized treatment or specialized education as well as speech classes, note takers, interpreters, etc. and in other areas of need that are directly related to hearing impairment. To apply for aid, submit an application by March 1st. Applications can be found online under the “Community” tab on the home page. Click on “Scholarship Trust”. Scroll down to download an application.

One final note: If you have tried all means possible to purchase hearing aids for your child without success, contact your school district. It is possible that they may be able to help you through the ARD/IEP process.
Cochlear implants (CI) are complex electronic devices surgically implanted under the skin behind the ear. These devices utilize electrodes placed in the inner ear (the cochlea) to stimulate the auditory nerve of individuals with significant permanent hearing loss. (Searls, Serving)

It is important to understand that cochlear implants will not restore a person’s hearing to “normal.” The benefits of an implant vary greatly among individuals. “Some CI users only gain knowledge of environmental sound, while others gain ability to use the telephone and recognize music.” (Searls, Serving)

To determine if your child may benefit from a cochlear implant, an extensive evaluation is completed by a team that includes audiologists, speech pathologists, physicians, and educational specialists.

The FDA has established **basic eligibility guidelines**. To be eligible for an implant a child must:

1) have a severe to profound sensorineural hearing loss in both ears;

2) be at least 12 months of age (age criteria has been lowered in recent years and may change again);

3) show a lack of progress in the development of simple auditory skills when using hearing aids;

4) be enrolled in an educational program that supports listening and speaking for communication (even if sign language is also used);

5) have no other medical issues that may complicate the surgery or rehabilitation.” (The How)
Where to find Financial Assistance

The costs of cochlear implants vary widely depending on a number of factors, including the duration and extent of a patient's hearing loss prior to surgery. The average cost for the entire procedure, including the post-operative aural rehabilitation process, exceeds $40,000. Some private insurance companies and Medicaid will usually help pay for a portion of the total cost. However, it is important to find a doctor in your area that is willing to do the procedure and accepts your insurance. Some area doctors are no longer accepting Medicaid patients, therefore families may have to travel long distances for the procedure and follow up visits. Below is a list of organizations and programs that may assist your family.

Alexander Graham Bell Association for the Deaf and Hard of Hearing
3417 Volta Place, NW
Washington, DC 20007
Tel: 202/337-5220
TTY: 202/337-5221
Fax: 202/337-8314
www.agbell.org
Email: info@agbell.org

The Alexander Graham Bell Association for the Deaf and Hard of Hearing helps families, health care providers and education professionals understand childhood hearing loss and the importance of early diagnosis and intervention. Through advocacy, education, research and financial aid, AG Bell helps to ensure that every child and adult with hearing loss has the opportunity to listen, talk and thrive in mainstream society.

Scholarships are awarded to families with infants and children who are committed to using the oral approach. The website does not mention financial assistance for CIs, but it does mention awarding funds for auditory support services and speech-language therapies. It’s worth asking for more information!

Children’s Hearing Aid Texas (CHAT)
Serving Central Texas only - 512-828-0510
Any Baby Can
1121 E. 7th
Austin, TX 78702
(512) 454-3743 or (800) 672-0238
Fax: (512) 454-0205 HIPPA Fax: (512) 334-4465
www.abcaus.org/CHAT.asp
Email: info@abcaus.org
CHAT provides auditory services and hearing aids for children in Central Texas with audiological needs who have no financial alternatives to meet these needs. CHAT was founded on the belief that hearing aids are essential for the development of cognitive and social skills in infants and children with hearing loss.

CHAT provides financial assistance toward the following services:
• Audiological diagnostics (including any special testing required);
• Cochlear implant replacement parts (batteries, cords, headpieces);
• Cochlear implant insurance;
• Some assistance towards the cost of a cochlear implant surgery.

Families must reside in the CHAT service area (Counties include: Bandera, Bastrop, Blanco, Burnet, Caldwell, Comal, Fayette, Gillespie, Gonzales, Guadalupe, Hays, Kendall, Kerr, Kimble, Lee, Llano, Medina, Milam, Travis and Williamson).

To apply for assistance, call 512-828-0510 (phone/fax) or download an application from the website.

Children of the Silent World
www.metroevents.com/silent/index.html
Email: silent@metroevents.com

Children of the Silent World is a parent-run organization that provides financial assistance for cochlear implants. The website does not give a lot of information about the application process. However, it states that they “want to help these little children have a chance to hear again with the Cochlear Implant.” For more information, send an email to the above address.

Colorado Neurological Institute
701 East Hampden Ave, Suite 330
Englewood, CO 80113
303-788-4010  303-788-5469 (Fax)
www.thecni.org/Public/CNICenters/CenterforHearing/index.cfm

Cochlear Implant Assistance Program: In the spring of 2003, the Center for Hearing accepted the challenge of helping the financially challenged patients and their families obtain this life-enriching device by establishing the Cochlear Implant Assistance Program. Through a cooperative effort of Cochlear Americas, Advanced Bionics and Med-El, as well as a team of dedicated medical professionals, this program strives to assist qualified candidates needing cochlear implants. While the Cochlear Implant Assistance Program receives and awards no-charge implants, patients are still responsible for other costs associated with the procedure such as physician, hospital, anesthesiology, and audiological fees. The average out-of-pocket cost for candidates who receive an implant through the Cochlear Implant Assistance Program is approximately $10,000 - $20,000. There is more information about eligibility criteria and the application process online.
The Department of Assistive and Rehabilitative Services (DARS) serves people with a wide variety of hearing disabilities. DARS employs specially trained rehabilitation counselors throughout Texas who use a person's preferred communication method and have a good understanding of the difficulties faced by deaf or hard of hearing people in a variety of training and work settings. Deaf and hard of hearing persons can take advantage of services designed specifically for their benefit. These services include:

- Counseling and guidance;
- Hearing evaluation;
- Purchase of hearing aids and communication equipment;
- Aural rehabilitation;
- Communication assistance services;
- Academic and vocational training;
- Communications assessment and training.

(For an informational brochure - http://www.dars.state.tx.us/publications/pdf/01811.pdf)

Under DARS there are two resources for cochlear implants - Vocational Rehabilitation (VR) and Independent Living Services (ILS). Vocational Rehabilitation Services are directed to assist individuals with disabilities who are 16 yrs and older to obtain and maintain employment. The ILS program is for those who do not or cannot work, and need services to live independently, such as hearing aids. Someone who receives VR services does not qualify for IL services.

There is no guarantee that an applicant will be eligible for a cochlear implant. This is determined through assessments, evaluations and other measures. For more information click on the website above or call your local DARS office.

Disabled Children's Relief Fund
P.O. Box 89, Freeport
New York 11520
516-377-1605
www.dcrf.com

Disabled Children's Relief Fund (DCRF) is a non-profit 501(c)(3) organization that provides children with disabilities grant assistance to obtain wheelchairs, orthopedic braces, walkers, lifts, hearing aids, eyeglasses, medical equipment, physical therapy, and surgery. DCRF focuses special attention on helping children throughout the U.S. that do not have adequate health insurance. To apply for a grant, go to the website and click on “Services”. You will need to print and fill out an application to submit between April and September.
The Gift of Hearing Foundation provides financial support to help a select number of economically disadvantaged patients receive cochlear implants. They use these selected cases to highlight the gaps in reimbursement for pediatric cochlear implants and advocate for change. Though the mission of the Gift of Hearing Foundation is to create awareness and address the access issues of cochlear implants, they also select a limited number of uninsured cochlear implant candidates to assist on a yearly basis. Application for assistance must be made by the cochlear implant center that has determined that the individual qualifies as a CI candidate. The GOHF does not accept applications from individuals. A qualified CI candidate should have their CI audiologist or surgeon’s office contact the GOHF directly for an application.

Help Me Hear Foundation
5000 Township Parkway
Saint Paul, MN 55110
www.helpmehearfoundation.org/

Help Me Hear is a 501(c)3 nonprofit public charity that uses the funds raised from charitable contributions to provide cochlear implants to young children who otherwise could not afford them. For more information or an application for assistance, contact the Foundation through their website.
For Insurance and Other Services

Medicaid:

Medicaid is a health-care program that is jointly funded by state and federal governments. It is administered by the Health and Human Services Commission (HHSC) and does not limit the number of eligible people who can enroll. (Texas, 1-1)

Medicaid provides health insurance to low-income families, non-disabled children, related caretakers of dependent children, pregnant women, the elderly, and people with disabilities who have no other way to pay for care. (Texas, 1-1,2)

Medicaid will pay for typical health services such as doctor visits, inpatient and outpatient hospital services, medications, lab work, and X-ray services. It also covers a broad range of long-term services and supports for people of all ages with physical, intellectual, and/or developmental disabilities. Long-term services and supports include home and community-based services, nursing facility services, and services provided in intermediate care facilities for persons with other disabilities, such as mental retardation. (Texas, 3-5)

For families with children who have disabilities other than deafness, Medicaid has nine Home and Community-based Waiver Programs. Waivers can provide a broad range of services including nursing, personal attendant services, habilitation, minor home modifications, dental services, respite, therapies, adaptive aids and supplies, and emergency response services. Most home and community-based waiver programs have a long “interest list” of people who wish to enroll. (Texas, 4-33,34) Some lists can take as long as 10 years before services can be provided. Therefore it is vital that your child’s name be added to the interest list as soon as possible, even if you don’t feel your child needs the services at this time.

Medicaid coverage is also available for persons eligible for Supplemental Security Income (SSI). SSI is a federal cash assistance program for low-income elderly and disabled individuals. These individuals can be children or adults, depending on the disability and family income. In Texas, SSI recipients are automatically eligible for Medicaid. (Texas, 3-2)

As our children become young adults and begin working, it is often thought that they will lose their Medicaid benefits. However, in September 2006, the Health and Human Services Commission implemented a statewide Medicaid Buy-In program to enable working persons with disabilities to receive Medicaid services. Buy-In participants are eligible for the same services available to adult Medicaid recipients, including office visits, hospital stays, X-rays, vision services, hearing services, and prescriptions. (Texas, 4-39)

For more information or to apply for Medicaid, call 2-1-1 (see below) or visit your local Health and Human Services Commission (HHSC) Benefits Office.
**Children’s Health Insurance Program (CHIP):**

Texas families with uninsured children may be able to get health insurance through the Children’s Health Insurance Program (CHIP). CHIP covers children in families who have too much income or too many assets to qualify for Medicaid, but cannot afford to buy private insurance. (Texas, 7-2,3)

Most families in CHIP pay an annual enrollment fee to cover all children in the family. This can be around $50 or less. CHIP families also pay co-payments for doctor visits, prescription drugs, inpatient hospital care, and non-emergent care provided in an emergency room setting. The amount that a family is required to contribute to the cost of healthcare services is based on the individual family’s income. (Texas, 7-9)

For more information on CHIP, call 2-1-1 (see below) or visit your local Health and Human Services Commission (HHSC) office.

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**State Kids Insurance Program (SKIP):**

The State Kids Insurance Program (SKIP) was started by the Texas Legislature. It is like the federal program Children’s Health Insurance Program (CHIP), however it is for children of state employees in ERS’ insurance program, the Texas Employees Group Benefits Program (GBP).

Guidelines and eligibility for SKIP participation are set annually by a third-party administrator through the Texas Health and Human Services Commission (HHSC). If you qualify, SKIP pays most of your eligible children’s health insurance premiums. You only pay $15 or $25 per month, depending on your income. You can enroll in SKIP at any time of the year.

Please note: If you are eligible for Medicaid, you will not qualify for SKIP. This will be decided when the HHSC reviews your application. The HHSC will send you a letter telling you if your child qualifies for Medicaid, SKIP, or neither program. If they qualify for SKIP, ERS will enroll your children in your health plan. This will happen the first day of the month after your child is approved for SKIP.

For assistance or more information, call 2-1-1 (see below) or the Health and Human Services Commission (HHSC) office at (877) KIDS-NOW/(877) 543-7669. (State Kids)
Texas Health Insurance Premium Payment Program (HIPP):

The Texas Health Insurance Premium Payment (HIPP) program is a Medicaid program that helps families pay for the cost of private health insurance premiums. The program is for families with at least one person who gets Medicaid and who can get insurance through a family member's work.

With HIPP, family members with and without Medicaid might get private health insurance. When you are in HIPP, you don't lose your Medicaid benefits. HIPP pays your private health insurance costs. It pays the co-pays and deductibles when people with HIPP and Medicaid see a Medicaid doctor. For members of the family without Medicaid, HIPP helps pay the cost of premiums and the family member pays their co-pays and deductibles. (Get HIPP)

For more information, call the HIPP Helpline at 1-800-440-0493 (toll-free) Monday to Friday, 7 a.m. to 7 p.m. Central Time or contact your local Health and Human Services Commission (HHSC) office.

The Children with Special Health Care Needs Services Program (CSHCN):

The mission of the CSHCN Services Program is to support family centered, community-based strategies for improving the quality of life for children with special health care needs and their families.

The Program pays for medical treatment and equipment for eligible children with special needs from birth to 21 years of age and for people of any age with cystic fibrosis. Clients can get medically necessary health care benefits and support services such as respite care (care provided by others). Clients and families can also get services like case management, which can help them find other services they need.

Some of the services provided by The CSHCN Services Program include:

- Care by medical specialists
- Dental health services
- Equipment and medical supplies
- Family support services
- Hospital care
- Insurance Premium Payment Assistance (IPPA)
- Laboratory and radiology
- Medicines
- Mental health services
- Orthotics and prosthetics
- Physical and occupational therapy
- Primary and preventive care
- Special nutritional products and services
- Speech and hearing services
- Vision services

(Client Handbook)

For more information, call 512-458-7111 or 1-888-963-7111; TDD Relay Texas: 1-800-735-2989; or go to http://www.dshs.state.tx.us/cshcn/

The Specialized Telecommunications Assistance Program (STAP):

The Specialized Telecommunications Assistance Program (STAP) is a voucher program that provides financial assistance for the purchase of assistive equipment or services for individuals whose disability makes using a telephone difficult or impossible. The STAP is a joint service of the Department of Assistive and Rehabilitative Services (DARS) and the Public Utility Commission of Texas (PUC).

The Office for Deaf and Hard of Hearing Services (DHHS) through the STAP provides a voucher to eligible individuals that may be exchanged for specialized telephone equipment. A list of specialized equipment can be found at: http://www.dars.state.tx.us/dhhs/vouval.shtml.

In order to receive a voucher, you must complete and submit an application to DARS/DHHS. Once you receive your voucher, you may exchange it with any PUC authorized vendor selling the type of device authorized on the issued voucher. Not all vendors carry all products. Therefore, you may want to compare vendors and then select one that best meets your needs.

Vouchers are provided to individuals 18 yrs of age and older. Parents of younger children with a disability may apply for their child(ren). A family or individual can apply for a new voucher every five years. (Specialized)
**2-1-1 Texas:**

2-1-1 Texas is a program of the Texas Health and Human Services Commission (HHSC). It is committed to helping Texas citizens connect with the services they need. Their goal is to present accurate, well-organized and easy-to-find information from over 60,000 state and local health and human services programs both by phone and internet. This information is available 24 hours a day, 7 days a week throughout the year.

2-1-1’s trained resource specialists have access to database listings of nearly all health and human services that exists in Texas. This includes but is not limited to: medical and mental health assistance, food, where to get employment help and help with transportation. You can also get information on affordable child care or help recovering from a disaster.

For more information, dial 2-1-1 or visit the website [www.211texas.org](http://www.211texas.org) (Finding)
How Do I Learn More?
Websites for Further Reading:

http://www.texasdhhresources.org/ (The ERCOD resources website. This website has information on a variety of topics related to hearing loss and education. It also has links to national and state organizations that are not listed here)

http://www.fda.gov/MedicalDevices/ProductsandMedicalProcedures/ImplantsandProsthetics/CochlearImplants/default.htm (FDA website about Cochlear Implants – good general information including safety and recalls)

http://www.ciafonline.org (Cochlear Implant Awareness Foundation – information and resources)

References/Works Cited:


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