

Welcome!

Thank you for joining us today.

The webinar, “What People Need to Know About OVER-THE-COUNTER HEARING AIDS ” will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the National Disability Institute Assistive Technology Loan Program site, along with our other [AT Spotlight Webinars](#).

Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the “cc” button in your Zoom controls at the bottom of the screen.

Submitting Questions or Technical Difficulties

For Q&A: Please use the Q&A box to post any questions you have during the webinar to Laurie Schaller.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing HPrice@NDI-INC.org.



Building a Better Financial Future

What Patients Need to Know About OVER-THE-COUNTER HEARING AIDS

hosted by National Disability Institute's
Assistive Technology Loan Program

**Laurie Schaller, Manager,
Financial Empowerment**

lschaller@ndi-inc.org

AssistiveTechLoans.com

202-449-9521 Toll Free: 1.877.771.1962



National Disability Institute (NDI)

We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

Our mission is to collaborate and innovate to build a better financial future for people with disabilities and their families.

NDI's Assistive Technology (AT) Loan Program

Our services include outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help people get assistive technology.

NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration.

The contents of this orientation were developed under a grant from the Department of Education.

However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.

Orientation Welcome

Today we welcome Dr. Ed Bravo from AudioHelp Hearing Centers who will cover information about different types of hearing aids including over the counter hearing aids and services that are important to helping people select hearing aids and services that will best meet their needs.

[This recording along with our Assistive Technology spotlight webinars are recorded and posted to our site for future viewing.](#)

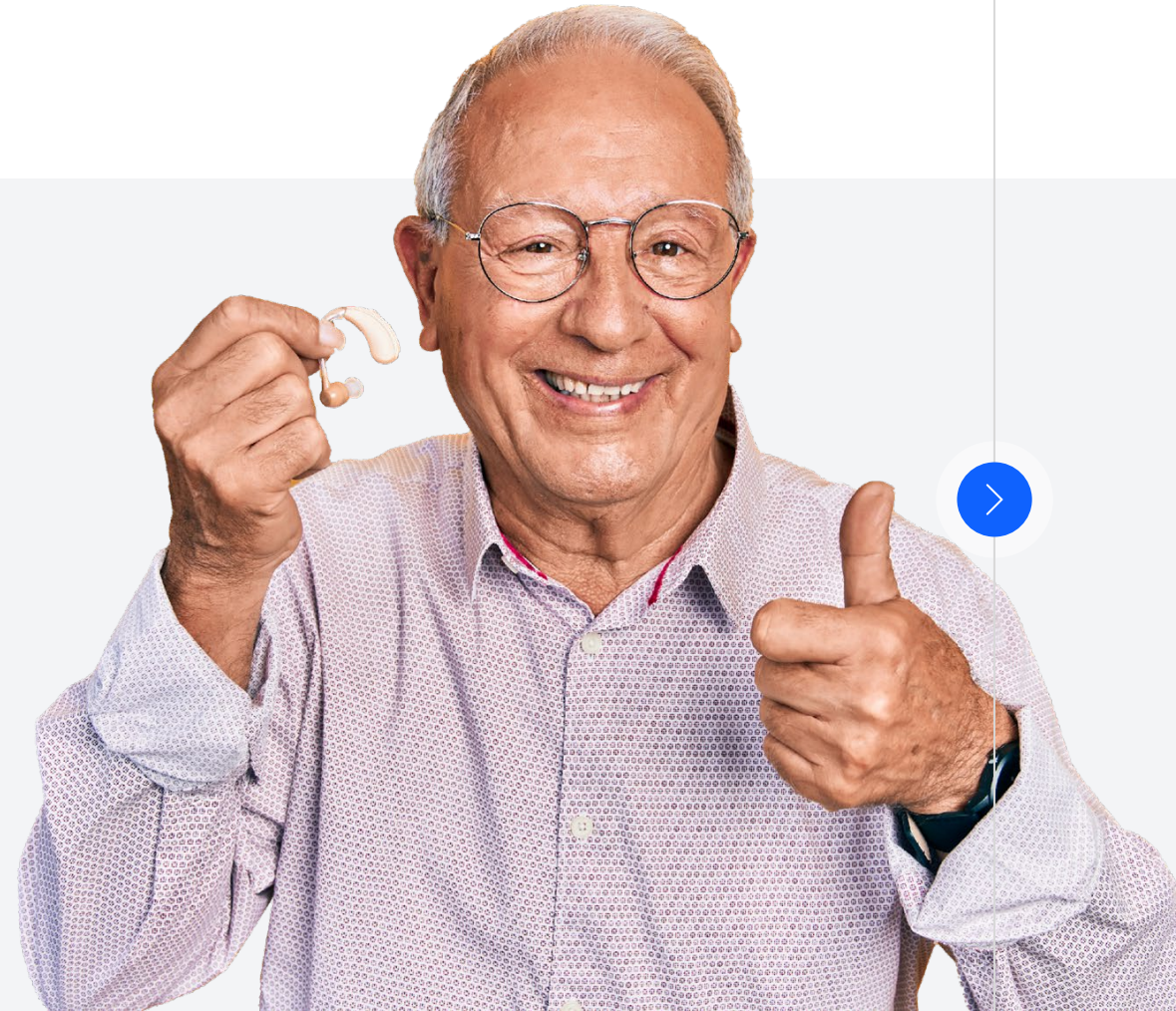


NATIONAL DISABILITY INSTITUTE
ASSISTIVE LOAN PROGRAM

What Patients Need to Know About **OVER-THE-COUNTER** **HEARING AIDS**

Presented by:

Dr. Ed Bravo Au.D.



Audio Help Hearing Centers

New York City | Stamford, Ct | Scarsdale, NY

Phone Number 866 530 7500

October 19, 2023



Objectives of This Presentation

To provide adults with hearing difficulties what they need to know about the recent introduction of Over-the-Counter Hearing Aids.

This will help people make an informed decision whether to purchase these products or the prescription hearing aids from an audiology clinic.



Why Is This Topic Important?

The Incidence



30 million people aged 12 and older have hearing loss in both ears



25% of adults aged 65–74 have disabling hearing loss



50% of adults aged 75 and older have disabling hearing loss

A 2016 study in the American Journal of Public Health found that two-thirds of adults over 70 have hearing loss that affects daily communication



70%

Bottom Line: There is a very high incidence of hearing loss among the population of seniors in America. Fewer than 20% of the people who have hearing loss are doing anything about this problem.

Why So Little Is Done to Treat Hearing Loss



Historically the major factor contributing to patients not purchasing hearing aids has been the cost




Prescription hearing aids generally cost between \$1000 - \$4000 per ear



Very few insurance companies provide significant reimbursements for the purchase of hearing aids





Enter the Federal Government

- ✓ On August 17, 2022, the Federal Government established Over-the-Counter Hearing Aids, as a new category in the hearing aid market to improve access to safe, effective, and affordable hearing aids for millions of Americans
- ✓ The objective of this bill (H.R. 1652) was to make hearing aids affordable to most Americans
- ✓ The bill recognized Over-the-Counter Hearing Aids as a different type of device than Prescription Hearing Aids



What Are PRESCRIPTION Hearing Aids?

Hearing aids prescribed by a Doctor of Audiology (Au.D.) or a Hearing Instrument Specialist

Prior to providing a patient with a prescription, the doctor will do the following:

Conduct a background discussion with the patient to understand the person's lifestyle, personal requirements, concerns, and their objectives relative to their hearing

Conduct an examination of the ear canal using an otoscope to identify potential medical issues (i.e.: infections, tumors, etc.)

Execute an in-depth hearing test in a soundproof booth to learn about both comprehension and absolute hearing levels at different DB levels

It should be recognized that the examination provided by a Doctor of Audiology is significantly different from that conducted by a Hearing Instrument Specialist. This is due to the dramatically greater amount of medical training of the Audiologist vs the Hearing Instrument Specialist

What Happens After the Hearing Test?

The hearing test will generate an Audiogram which shows the quality of hearing at different db levels

Based on the results of the audiogram and clinical exam the audiologist will recommend the hearing solution that is best for the patient. One solution might be to schedule an exam for next year, as the patient does not have a hearing loss that requires hearing aids. It is essential that an annual hearing test be conducted to follow up on the baseline test.

Examples of the potential recommendations could be:



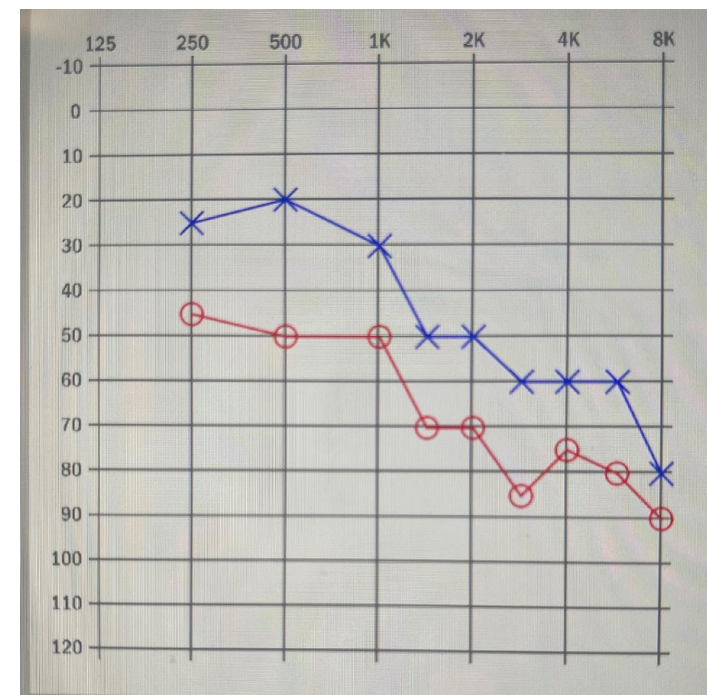
Over-the-ear hearing aids with or without batteries



In the ear canal hearing aids (many different types)



Accessories that will further improve hearing such as TV Streamer or Remote Microphone





Follow-up Appointments and Service

(For Most Prescription
Hearing Aids Purchased)



Normally a patient will return in 1-2 weeks for adjustments or instruction



For the 3-4-year warranty period all visits to the audiologist and any repairs are at no cost to the patient. This assumes the hearing aids were purchased in a bundled package



Patients are encouraged to come for an appointment at least twice yearly... average is 4.2/yr.



What Are OTC Hearing Aids?

Hearing Aids That Can Be Purchased without a Prescription

- ✓ Prices range from approximately \$250 per pair to about \$4,000
- ✓ Within the OTC market exist different types of hearing aids, such as
 - Over-the-ear models
 - In the ear models
- ✓ They are typically sold in outlets such as drug stores and mass merchandiser stores such as Costco and Walmart in specially designed display cases as shown here



What Are Some of the OTC Brands Available?



Jabra



Retail Price \$1995



Free Returns for
100 Days



1-Year Warranty



**Lexie
Lumen**



Retail Price \$799



45-Day Trial Period



1-Year Warranty



**EARGO
7**



Retail Price \$2950



Rechargeable Batteries



45-Day Trial Period



Up to 2-Year Warranty



More OTC Hearing Aid Brands



MD VOLT MAX

- ✓ Retail Price \$699.98
- ✓ 45-Day Trial
- ✓ 2-Year Warranty
- ✓ Rechargeable



SONY

- ✓ Retail Price \$999.99
- ✓ Rechargeable
- ✓ 1-Year Warranty



HearCare

- ✓ Retail Price \$109.99
- ✓ Rechargeable
- ✓ 1-Year Warranty



There Are Many More OTC Brands

While the pricing, style, and rechargeability vary throughout the OTC market, they all have the following characteristics in common:



They could be helpful to some patients with mild to moderate hearing loss



They all function using amplification... making all sounds louder



They are self-fitting with no assistance from a hearing care professional or retail store personnel



They can be purchased without a hearing test, so patient determines their level of hearing



CONTINUE



OTC Hearing Aid Characteristics



They are regulated by the FDA, but are not subjected to the same scrutiny as prescription hearing aids



They do not have technology to improve speech CLARITY



There is nobody examining the ear canal to identify possible disease causing the hearing loss

CONTINUE



OTC Hearing Aid Characteristics



There is no ongoing follow-up for adjustments, minor repairs, etc. (average prescription patients visits their audiologist 4.2 times/year)



Some brands do offer telephone support from professionals



The OTC hearing aids offer a significantly lower level of technology, thus the major reason for the lower price on most models compared to prescription hearing aids



OTC Sales in Drug Stores



The OTC hearing aids are not a “natural” fit for drugstore sales



✓ They would most likely be the most expensive item sold in that outlet

✓ People expect to get help from a pharmacist, but they have neither the training nor the time to work with patients to assist in selecting hearing aids

✓ There is no designated place in the pharmacy for people to try these hearing aids



What Do We Believe to Be the Future for OTC Hearing Aids

The products will probably get a meaningful level of trial... but



Most people will not keep them because:

- › They will not be comfortable to wear as they are not customized for the patient
- › They will only provide significant help to some patients with mild hearing loss
- › The technology of the OTC products does little to help correct for clarity, which is a key benefit of the prescription hearing aids
- › Patients have no person to consult with to help the maximize the potential benefits of the OTC aids purchased.
- › Certain problems such as wind noise will be problematic and OTC products do not correct for this issue
- › A large percentage of new patients have significant ear wax build-up which contributes to their hearing loss. Until it is removed hearing aids will not work well. OTC patients do not get an internal ear exam, so they never learn that wax is the cause of their problem



There is not a dramatic difference between the cost of the “high-end” OTC products and the entry-level prescription brands



There is not likely to be any insurance reimbursements for the purchase of OTC hearing aids

There Is a Pot of Gold at the End of the Rainbow



There will be some people with mild hearing loss that will be helped with these OTC hearing aids



There will also a large of number of people who will try them and realize they do not achieve their objectives



A significant percentage of these people will go to an audiology clinic and get a proper exam, effective counseling, possible ear wax removal, and ultimately a set of hearing aids that will meet their needs



**We Hope
You Found This
Presentation Helpful**

Please feel free to
contact us if we can
be of service in the
future



*Helping Patients Hear
Better for 30+ Years*



THANK YOU FOR PARTICIPATING

New York City

Park Ave & 86th St
314 West 14th St
330 West 58th

**Scarsdale,
New York**

**Stamford,
Connecticut**

866-530 7500

Audiohelphearing.com



Funding for Hearing Aids Needed for Employment

State Vocational Rehabilitation Service Agencies or the Commission for the Blind may pay for AT devices or hearing aids for people who have education and/or employment goals.

New Jersey

[Division of Vocational Rehabilitation Services \(DVRS\)](#)

[New Jersey Commission for the Blind and Visually Impaired \(CBVI\)](#)

New York

[Adult Career and Continuing Education Services-Vocational Rehabilitation \(ACCES-VR\)](#)

[New York State Commission for the Blind \(NYSCB\)](#)

Drawback: Like a lot of other funders, they look for the least expensive alternative.

How to Save and Afford AT

Social Security Administration provides work supports for SSI and SSDI beneficiaries who work. **The Impairment Related Work Expense (IRWE) or the Blind Work Expenses** may allow a person to purchase AT while retaining benefits longer or at an increased level.

SSI and many types of Medicaid have resource limits of \$2,000 for an individual, \$3,000 for a couple; may be more, for larger households.

However, there are protected savings opportunities available that allow SSI and Medicaid beneficiaries to save more and continue to receive SSI benefits and Medicaid:

- **Plan for Achieving Self-Support (PASS)** to save income towards education that leads to employment goal expenses and
- **Achieving a Better Life Experience: (ABLE Act)**

[SSA information on protected savings](#)

ABLE Act

A person who has a disability since before age 26, may open an ABLE savings / investment account at any age.

New Jersey and New York offer ABLE savings accounts; other ABLE plans are available to choose from too.

- Savings up to \$100,000 does not count towards the **SSI resource limit of \$2,000**.
- Any amount of ABLE savings does not impact any type of **Medicaid** eligibility.

An ABLE account owner, friends and family, Special Needs or Pooled Trust or a 529 college savings plan may **contribute** up to \$17,000 into ABLE annually.

An ABLE account owner who works and does not have contributions deposited into a retirement account may contribute up to an additional \$13,590 from their employment **earnings** into their ABLE account. \$16,990 for residents of Alaska and \$15,630 for residents of Hawaii.

ABLE contributions can total **\$30,590 for 2023!**

[The ABLE National Resource Center Provides Free Information](#)

NDI's AT Loan Program

- NDI partners a bank and credit union to issue and service pre-qualified AT loans up to \$45,000 for residents of New Jersey and New York.
- NDI buys down the interest rate to 4% interest.
- NDI has deposited funds with these institutions to guarantee defaults, allowing for more favorable lending terms.

Our services include outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or other programs that can help people purchase an item at no cost and explore AT resources available in NJ and NY.

[Our site spotlights new AT equipment and products](#)

NDI AT Resource Guides

- The NDI AT Resource Guides list grants, lending programs and other service providers who can help you select the best and most cost-effective AT to meet your needs.
- There are AT Demonstration programs listed where you can try out or borrow AT, sometimes ***indefinitely***.
- There are AT assessment services that can help you evaluate AT to meet your needs, abilities and activity levels and environment.

[Assistive Technology Guide for **New York**](#)

[Assistive Technology Guide for **New Jersey**](#)



Online Resource Center for *People with Disabilities and Chronic Health Conditions*

[Financial Resilience Center](#)



Next Webinar:

ADA and Emergency Preparedness

Thursday, November 16,, noon-1:00 p.m. ET

Questions?

NDI AT Loan Program Contact:

Laurie Schaller

lschaller@ndi-inc.org

Manager, Financial Empowerment

AssistiveTechLoans.com

Phone and FAX: **(202) 449-9521**

[Webinars are recorded](#)

Community presentations available

Post webinar survey:

- What information was most helpful?
- Do you need help finding a job?
- What type of AT would you like to know more about?
- Do you want to schedule an NDI AT Loan presentation for your agency or community organization?