Abstract

The following information is meant as a guide. Not all the information regarding coverage has been included, but simply summarized for a resource purpose.

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CHHA.CA
HEARING AID SUBSIDIES

In some cases, it can be difficult for individuals with hearing loss to gain access to assistive devices. Various programs are in place to provide financial assistance to individuals for the costs related to these devices. Eligibility varies from program to program. Before paying out pocket, ensure that you have researched all possibilities before taking action.

The following information is a guide. Not all the information regarding coverage has been included, but simply summarized for information purposes.

**Government Coverage – Provincial**

Based on the Canadian Healthcare system, each person is entitled to free healthcare. While there are a standard set of procedures that are covered, extended benefits vary from province to province. The following table outlines extended benefits options for each province/territory regarding hearing aids.
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NEWFOUNDLAND AND LABRADOR

The Provincial Hearing Aid Program (PHAP) covers 100% of hearing aid costs (except batteries) for all individuals under 18, all full-time students and any additional adult deemed unable to pay as per a government financial assessment. Individuals over 18, receiving social assistance are covered for one hearing aid.

All those eligible for the PHAP are covered for hearing aids for both ears, providing there are no medical or audiologic adverse effects. An audiologist determines what technology is required and when replacement of hearing aids is needed.

For more information: [www.chha-nl.nl.ca/about-your-hearing/additional-resources.aspx](http://www.chha-nl.nl.ca/about-your-hearing/additional-resources.aspx)

NL also offers technical assistance devices for a one-time purchase only, they are:

- Visual smoke detector up to $250 (including HST)
- Alertmaster telephone/doorbell combination system up to $155 (including HST)
- TTY Device up to $422 (including HST)

Monthly cost and maintenance associated with these devices are not covered. Verification of your medical condition is required and can be provided by a physician, audiologist, Hearing Loss Canada or by another approved professional.

For more information: [www.aes.gov.nl.ca/income-support/healthservices.html](http://www.aes.gov.nl.ca/income-support/healthservices.html)
**PRINCE EDWARD ISLAND**

**Children**

All children up to and including the age of 21 years requiring hearing aids can have these ordered by the Provincial Audiologist either direct from the respective manufacturer or through the Atlantic Provinces Special Education Authority (APSEA).

The costs to families are at significant discounts on hearing devices through APSEA. Families can apply for assistance with funding through the provincial Disability Support Program in coordination with the Provincial Audiologist.

Requests for items such as repairs, batteries, ear molds etc... may be considered where appropriate.

For more information: [www.apsea.ca/MainPage/services.php](http://www.apsea.ca/MainPage/services.php)

**Adults under 65**

Individuals with a hearing loss of 50 db or more can apply to the Disability Support Program for assistance with coverage. Applicants must have a recommendation from an audiologist to apply.

For adult applicants the level of funding from the program is based upon income tax information from the most recent year available.

Funding per aid is to a maximum of $1,500 less client contribution.

Usually, hearing aids are only replaced every five years.

Requests for items such as batteries, ear molds, repairs etc... may be considered where appropriate.

**Adults over 65**

Individuals with a hearing loss of 50 db or more are able to apply to the Social Assistance Program for funding assistance. All applicants must have a recommendation from an audiologist. Social assistance criteria applies to these special needs applications

Requests for items such as batteries, ear molds, repairs etc... may be considered where appropriate.

NOVA SCOTIA

Cost of hearing aids, batteries and ear moulds are covered under a number of programs and services, including:

- Income assistance from the Department of Community Services
- Labour Market Agreement for Persons with Disabilities (LMAPD)

The cost of hearing aids, batteries and ear moulds are tax exempt in Nova Scotia. There is no hearing aid coverage available through the Nova Scotia Department of Health.

For children (age 0 to 21), hearing aids and assistive listening devices are purchased from Atlantic Provinces Special Education Authority (APSEA) via hospital audiology departments at the manufacturer’s cost price.

Adults on social assistance may qualify for funding from the Department of Community Services (under special needs). Working adults who do not have workplace benefits may qualify for assistance under the LMAPD.

There is no government funding for seniors, persons receiving Canada Pension for Persons with Disabilities, or pre-school children.

For more information: [www.nshsc.nshealth.ca/sites/default/files/Hrg%20Aid%20Assistance%20Brochure%20Final.pdf](http://www.nshsc.nshealth.ca/sites/default/files/Hrg%20Aid%20Assistance%20Brochure%20Final.pdf)
NEW BRUNSWICK

There is no coverage provided to non-social service clients in New Brunswick. Individuals must pay the cost of hearing aids unless covered by a medical or employee plan.

For social service clients, Family and Social Services will pay for hearing aids and repairs for eligible clients who have a valid New Brunswick health card and who are not covered under any other medical or employee plan (as a last resort). If a person can show undue hardship, he/she can apply for a health card for hearing aids only and the government will cover it at that time (providing financial criteria are met).

For more information: www.gnb.ca/0017/Health%20Services/hearingaid-e.pdf

The Health Services Hearing Aid Program assists clients with coverage for the purchase and maintenance of hearing aids services which are not covered by other agencies or private health insurance plans. Clients must have a valid white or yellow health services card in order to be eligible for full benefits.

This program covers:

- Behind the Ear (BTE), In the Ear (ITE) and In the Canal (ITC) hearing aids
- Repairs and ear moulds

This program does not cover:

- CIC, BAHA or BI-CROS hearing aids
- Personal FM systems
- Cochlear implants
- Hearing aids for cochlear implants
- Batteries for hearing aids or cochlear implants
- Hooks, filters or tubing
- Convenience options such as T-coil, directional microphone, etc.
- Cleaning/drying
- Pocket Talkers
- Hearing tests or evaluations

Hearing aids are payable once every five years. Repairs are eligible as required once the manufacturer’s warranty expires. Ear moulds are paid once a year for adults and twice a year for children. There is no cost to eligible clients for entitled hearing aid services.

For information: www2.gnb.ca/content/gnb/en/departments/social_development/services/services_rendere
rer.8035.Health_Services_Hearing_Aid_Program.html
QUÉBEC

In the Province of Québec, the following individuals are eligible to receive a hearing aid if they are insured under the Québec Health Insurance Plan (La Régie de l’assurance maladie) and have a hearing impairment:

- Persons **under age 12** who have a hearing impairment that may compromise their speech and language development
- Persons **age 12 to 18 inclusive** who have an average hearing loss of at least 25 decibels in one ear
- Persons **age 19 and over** who have an average hearing loss of at least 25 decibels in one ear and who are pursuing studies leading to a diploma, certificate or attestation recognized by the Minister of Education, Recreation and Sports
- Persons of any age who have an average hearing loss of at least 35 decibels in their better ear
- Persons of any age who, in addition to a hearing loss, have other functional limitations that hamper their integration into society, the school environment or the workplace

**Coverage**

Individuals who are eligible for the Health Insurance Plan and meet the program requirements are covered for the following:

- The purchase and replacement cost of a hearing aid (a device used to improve hearing) of one of the following types:
  - Analogue (in-the-ear, behind-the-ear, body and eyeglass)
  - Digitally controlled analogue (in-the-ear and behind-the-ear)
  - Digital (in-the-ear and behind-the-ear)
- The purchase and replacement cost of an assistive listening device (a device that compensates for a hearing impairment), such as:
  - A decoder
  - A teletypewriter
  - A telephone amplifier
  - An adapted alarm clock
  - Also, A ring detector

Individuals **under age 19** and visually impaired individuals may, in certain cases, receive a second hearing aid (binaural aid). This also applies to persons age 19 and over for whom improved hearing is essential to pursue recognized studies or to hold paid employment or employing providing them with a benefit, including self-employed persons, workers benefiting from support for workplace integration and job retention, and trainees developing employability skills.
Replacement

The Régie covers the cost of replacing a hearing device in the following situations:

- The person’s degree of hearing loss or physical condition has changed sufficiently to render the device ineffective
- The person’s ability to operate the controls has diminished to the point where it is impossible for the person to use the device
- The device has worn out prematurely because of excess perspiration acidity, excess toxic vapors or excess dust pollution
- The device is damaged accidentally;
  - during the first 6 years of use, and
- The cost of a single repair exceeds 70% of the original purchase cost after 6 years of use,
  - the sum of the repair costs incurred from the seventh year exceeds 60% of the original purchase cost
- The device no longer operates in normal conditions.

The cost of replacing a hearing device that has been lost, stolen, destroyed or used negligently must be paid by the user. This cost may be covered by private supplemental insurance. For information, contact your insurer.

Repair

Individuals eligible for the program are covered for the cost of repairing their hearing devices, including hearing devices they own themselves (devices not paid for by the Régie), on the condition that the devices are covered in accordance with the hearing devices regulation. The Régie, however, does not cover the cost of repairs made necessary by negligent or improper use.

Batteries

The cost of batteries is included in the price paid by the Régie for the purchase or replacement of a hearing device. The cost of replacement batteries, however, must be paid by the user, as must the cost of cleaning, checking, testing, etc. Hearing aids are guaranteed for at least two years, and assistive listening devices for at least one year. For details, consult your hearing aid acoustician or your distributor of assistive listening devices.
Procedure to follow

Individuals who wish to obtain a hearing device must:

- Consult an ear, nose and throat specialist to obtain a medical certificate attesting to their permanent hearing loss and stating the indications and contraindications of a hearing device
- Have the ear, nose and throat specialist or an audiologist provide them with an audiogram (an evaluation of the degree of hearing loss) and an attestation to the effect that they need a hearing device

Then, a person who needs a hearing aid must:

- Consult a hearing aid acoustician
- Provide him/her with the required documents

Hearing aid acousticians are listed in the telephone directory under “Hearing Aid Acousticians”/”Audioprothésistes.”

As well, persons who need an assistive listening device must:

- Consult a distributor of assistive listening devices
- Provide him/her with the required documents

Your audiologist, hearing aid acoustician or hearing impairment rehabilitation centre can provide you with a list of the distributors in your area.

ONTARIO

Children and adults, hearing aids and FM systems must be purchased from a vendor registered with the Assistive Devices Program (ADP). The ADP will reimburse eligible Ontarians 75% of the cost, including dispensing fee, ear molds and accessories, to a maximum of:

- $500 of the cost of one hearing aid,
- $1,000 for two hearing aids, and
- $1,350 of the cost of an FM system

The ADP requires prior authorization for FM systems for adults. The audiologist authorizer must send a written request to the ADP for prior authorization before any FM system is dispensed to an adult.

For more information, visit the following Web sites:


Ontario Ministry of Health and Long Time Care: www.health.gov.on.ca/

MANITOBA

Manitoba Health Healthy Living and Seniors (MHHLS) provide assistance toward the purchase of hearing aids for children under the age of 18 who are hearing impaired. The program allows one device per ear every 4 year benefit period as prescribed by an otolaryngologist or audiologist.

There is a $75 deductible on all claims after which MHHLS will reimburse the following:

- 80% of a fixed amount for an analog device, up to a maximum of $500 per ear
- 80% of a fixed amount for a digital or analog programmable device, up to a maximum of $1800
- 80% of a fixed amount for additional services, such as dispensing fees, ear molds, and ear impressions.

For more Information: www.gov.mb.ca/health/mhsip/hearingaid.html
SASKATCHEWAN

The Government of Saskatchewan does not cover audiology services, such as hearing tests, hearing loss prevention and hearing aid fittings.

For more information: www.health.gov.sk.ca/partially-covered-services

Coverage is limited to audiology services and hearing aids provided through the Hearing Aid Plan in your health region. Most of these services require prior approval from the Ministry of Health. Batteries and repairs are free. For further information, contact https://www.saskatchewan.ca/live/health-and-healthy-living/provincial-health-system/health-regions-map.

Your supplementary health coverage may pay for the replacement of a lost or broken hearing aid on an individual basis.

Replacement is subject to a 30% co-payment for clients over the age of 20.

Alberta

The Alberta Aid to Daily Living Program (AAD) offers hearing aid funding in five different categories, they are:

- Children and youth under the age of 18, who have a documented hearing loss, may be eligible for two hearing aids once every five years.
- Adults 18 to 24, who have a documented hearing loss and who are pursuing full time post-secondary studies, may be eligible for two hearing aids once every five years.
- Adults 18 to 64, who have a documented hearing loss, and have a low-income may be eligible for funding towards two hearing aids or a personal listening device once every five years.
- Seniors 65* and older and their spouses/adult dependents who have a documented hearing loss and have a low income may be eligible for funding towards two hearing aids or a personal listening device once every five years.
- Seniors 65* and older and their spouses/adult dependents, who have a documented hearing loss, but have a higher income, may be eligible for funding towards one hearing aid or a personal listening device once every five years.

The AAD will replace a hearing aid in one or more of the following circumstances;

- The person’s degree of hearing loss or physical condition has changed so much that the device is ineffective.
- The person’s ability to operate the controls has diminished to the point of severity
- After five years of use, the benefit of repair is not cost-effective.

For more information: www.health.alberta.ca/documents/AADL-Hearing-Aid-brochure.pdf
### BRITISH COLUMBIA

Hearing aids are not covered under the provincial Medical Services Plan. There are a number of funding options including individual Extended Health Benefit plans, WorkSafeBC, and Veterans’ Affairs Canada. Individuals with low incomes or on disability benefits may qualify for financial aid through a government assistance program. Your Audiologist or Hearing Instrument Practitioner can advise you of possible funding options.

For more information: [www.healthlinkbc.ca/healthfiles/hfile71c.stm](http://www.healthlinkbc.ca/healthfiles/hfile71c.stm)

**Other source of financial assistance in BC:**

The Western Institute for the Deaf and Hard of Hearing provides quality programs and services in audiology, employment counselling, sign language interpreting and communication devices for the deaf and hard of hearing community.

As there is no universal government assistance for the purchase of hearing aids in British Columbia. If your situation is described in any of the following statements, you may be eligible for funding or financial assistance:

- You are on income assistance (Ministry of Housing and Social Development).
- You are attending school and are looking for part-time employment or summer employment.
- You are looking for employment or retraining.
- You are at imminent risk for losing your job due to your hearing loss.
- Your hearing loss may have resulted from hazardous occupational noise exposure.
- You are a veteran or RCMP officer or a spouse of one.
- You have First Nations Status.
- If your child is in need of hearing aids, some private funding sources are available for children.

For more information: [www.widhh.com/services/ha_funding.php](http://www.widhh.com/services/ha_funding.php)

### YUKON

Extended health care benefits to seniors include partial or 100% coverage of the following benefits:

- One hearing aid or a replacement hearing aid in a four-year period.
- Repair and adjustment of hearing aids once every six months.
- Batteries are not covered.

NORTHWEST TERRITORIES

- Not Covered

NUNAVUT

- Not covered
OTHER PROGRAMS

Workers Compensation

Like other options, compensation for individuals who experienced hearing loss while on the job varies from Provinces and Territories (PT). Each PT has its own policies based on what level of hearing loss has occurred, what is considered on the “job hearing loss”, and who is eligible for compensation. For more information, visit the Canadian Centre for Occupational Health and Safety at www.ccohs.ca or follow the links to each PT Web site.

Prince Edward Island

- Hearing aids will be reimbursed up to a maximum of $1600 per hearing aid
- Replacement of hearing aids is limited to once every four years
- If a worker requests a hearing aid over $1600, he/she is expected to pay the difference
- Reimbursements for purchases of batteries for hearing aids will be authorized up to a maximum of 100 dollars a year per hearing aid.

For more information: Safety Matters

Newfoundland and Labrador

- Where hearing loss has been deemed to be work-related, the necessary devices will be covered
- Once hearing aid is chosen, a 12 month supply of batteries will be provided by the Workplace Health, Safety and Compensation Commission

For more information, visit: www.whscc.nl.ca/WS_HealthCareBenefits.whscc

Nova Scotia

- The Workers’ Compensation Board of Nova Scotia will pay up to $1450 per hearing aid, including the fitting fee
- If a worker requests a hearing aid over $1450, he/she is expected to pay the difference
- Additional funding may be provided only if the hearing aid is medically necessary

For more information, visit: WCB Nova Scotia
**New Brunswick**

- Workers who suffer from personal injury arising from an accident are entitled to the repair or replacement of hearing aids if there has been damage as a result of the accident.
- Hearing aids may be replaced a maximum of once every five years and batteries annually.

For more information, visit: [Work Safe](#)

**Quebec**

- When damage is the result of a workplace related injury and following an evaluation by a certified audiologists, hearing aids, accessories, batteries, service charges and professional fees are covered by the province.
- New hearing aids are covered every five years.

For more information, visit: [CSST - Quebec](#)

**Note about English content on the Commission de la santé et sécurité du travail (CSST) Web site:** The content of pages not available in English will appear in French. General information and information for international clientele will gradually become available on our Web site, in compliance with the [Charter of the French Language](#).

For more information about the rules governing the CSST’s communication with its English-speaking clients, [click here](#).

**Ontario**

- Workers should request approval from the [Workplace Safety and Insurance Board (WSIB)](#) before purchasing a hearing aid to avoid having to pay for the device if it is not ultimately approved by the WSIB.

- The WSIB may authorize the purchase of a hearing aid when:
  - the worker has an allowed claim for NIHL or traumatic hearing loss, and
  - it is prescribed by an audiologist or physician, and
  - a hearing evaluation (i.e., audiogram) has been conducted which meets practice standards, and contains findings that support the use of a hearing aid.

The WSIB expects the hearing aid dispenser to conduct a trial for at least 30 days from the date the worker is provided with the hearing aid before submitting a payment request to the WSIB. This trial period helps ensure the worker has been fitted with the proper hearing aid.

For more information, visit: [WSIB](#)
Manitoba

- Hearing aids, reasonable repair and maintenance may be covered when directly related to a workplace injury
For more information, visit: [Workers Compensation Board of Manitoba](http://example.com)

Saskatchewan

- The SK Workers Compensation Board covers the expenses of batteries, repairs and hearing aid tubes, if covered under WCB Saskatchewan
For more information, visit: [WCB Saskatchewan](http://example.com)

Alberta

- The Alberta Workers’ Compensation Board (WCB) has contracted rates for hearing aids up to a maximum of $1385 dollars per hearing aid
- The hearing loss program provides reliable and effective treatment for workplace noise-induced hearing loss and for hearing loss due to a workplace traumatic injury. The program includes the assessment of hearing loss and the fitting and maintenance of hearing devices.
For more information, visit: [www.wcb.ab.ca/providers/hearing_services.asp](http://example.com) and consult: [Purchase agreement](http://example.com)

British Columbia

- If your claim is accepted and you are approved for hearing aids, you are also eligible for batteries and hearing aid repairs. However, WorkSafeBC pays for the repair and maintenance of only one set of hearing aids.
For more information, visit: [Hearing aids program](http://example.com)

Yukon

- Hearing loss shall be compensable if it arises out and in the course of employment in the Yukon
- Compensable hearing loss shall be proportionally attributed to the present employer’s experience account and compensation fund
For more information, visit: [WCB Yukon](http://example.com)
Northwest Territories and Nunavut

- Hearing aids are covered when hearing loss is the result of the workplace noise exposure
- Authorization is needed to cover replacement batteries and rehabilitation devices such as an amplified telephone. Visual alarm systems may be provided

For more information, visit: [Workers' Safety and Compensation Commission (NT and Nunavut)](https://www.wscc.net)

Veterans Affairs Canada (VAC)

Qualified veterans, former and current members of the Canadian Forces (CF), former and current members of the Royal Canadian Mounted Police (RCMP), as well as their dependents, survivors, and some civilians, qualify for VAC health benefits. Through its Program of Choice option, recipients of VAC health benefits can be approved for benefits outside the standard coverage. As for hearing devices, qualifying individuals in any province or territory can receive benefits.

Examples of covered benefits include:

- Analog hearing aid
- Basic digital hearing aids
- Basic programmable analog aids
- Telephone amplifiers, infrared devices
- Hearing aid accessories (e.g. batteries)
- Dispensing and fitting fees

Other hearing aids may be considered under exemplary circumstances, but individuals do require special authorization in order to receive full coverage.

For more information, visit: [www.veterans.gc.ca/eng/services/health/treatment-benefits/poc#poc3](https://www.veterans.gc.ca/eng/services/health/treatment-benefits/poc#poc3)

Community Support

Some community based support groups, clubs and organizations may be of assistance to individuals who are hard of hearing. While certain restriction may apply to some individuals, community support is a possible avenue to consider for low-income individuals, or those who are not or have not been eligible for the various programs put in place through federal, provincial and territorial governments.
**Employment and Social Development Canada**

The Opportunities Fund for Persons with Disabilities can provide financial assistance to eligible participants with all or a portion of the cost related to devices, aids or equipment required to start their own business or, increase their employment skill level or, integrate into the workplace through services tailored to meet their special needs. Contact your [local ESDC office](#).

**Social Services**

Many programs are in place to provide financial assistance for those who meet the eligibility criteria, programs such as provincial, territorial or municipal social services/assistance, and provincial rehabilitation services, disability support programs, assistive devices programs, extended health programs, aids to living, disability related employment supports.

You, and/or your dependents, may be eligible for a subsidy or the full cost of assessments, hearing aids, supplies (ex. batteries), devices and related services. You must apply to the programs before making any purchases to determine your eligibility. If you are receiving social assistance, you may be eligible for extra medical benefits to help defray costs. You can contact your local MPP/MLA, municipal councillor, or hearing health care provider to find out what programs are available in your area.

**First Nations and Inuit Health Branch (FNIHB)**

Hearing aids and accessories is one of the covered benefits for you and your eligible dependents if you are eligible for FNIHB Non-Insured Health Benefits (status card).

**Group Health Insurance Plans**

Your employer's insurance plan may provide extended health benefits for you and your dependents, to cover some or all of the expenses related to the purchase of the aid or device.

**Local Agencies**

Local agencies serving deaf and/or people with hearing loss may also know about resources, provincial assistive technology programs and provincial financial assistance programs for persons with disabilities.
Payment Plans

Many clinics offer monthly payment plans for their clients. For example, in British Columbia you can obtain a no interest 3, 6, or 12 month payment plan through Care Credit Patient Payment Plans, which is a division of GE Money Bank. Care Credit pays the service provider in full at time of delivery, and consumer makes required minimum monthly payments to Care Credit. Ask your dispenser about payment plans available in your community.

Hearing Aid Manufacturers

Assistance for low-income families or individuals in purchasing hearing aids may be available from some manufacturers. Ask your audiologist, hearing aid practitioner or dispenser for funding sources, or about the possibility of manufacturer discounts, donations or clinical trials.

Charities and Clubs

Many organizations assist low-income individuals, children and youth with the purchase of hearing aids including, but not limited to the following:

- The Elks and Royal Purple Fund for Children
- The Lion’s Hearing Aid Bank
- The Optimist Club’s Help them Hear Program
- Quota International
- Sertoma International
- The Royal Purple of Canada
- The Royal Legion of Canada
- Kiwanis Clubs
- Rotary Clubs
- Jeremy Chiao Foundation
- March of Dimes
- Easter Seals of Canada
- Hike Foundation-Job’s Daughters

Contact your local CHHA branch for more info: [http://chha.ca/chha/about-branches.php](http://chha.ca/chha/about-branches.php) they are there to help you find information and find the help you need.