

# CANADIAN HEARING AID SUBSIDIES AND WORKERS COMPENSATION

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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# **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. For the most accurate and upto-date information, please contact the service provider in question directly.

# **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. For an adult to qualify for PHAP, a financial assessment is done by the Department of Children, Seniors, and Social Development (CSSD). Individuals over 18, receiving social assistance are covered for up to two hearing aids.

All eligible recipients of the PHAP are covered for up to two hearing aids, providing there are no medical or audiologic adverse effects. Hearing aids for this program are allocated by each regional health authority audiology departments. Private hearing aid clinics cannot access funding for this program. A regional health authority audiologist determines what technology is required and when replacement of hearing technology is needed. Adults may be required to complete another financial assessment at the time their hearing aids need replacement.

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)

The 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, or by another approved professional.

For more information e-mail: <a href="mailto:programs@chha-nl.ca">programs@chha-nl.ca</a> or call toll-free 1-888-753-3224

#### 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, earmolds etc... may be considered where appropriate. For more information: <a href="https://www.apsea.ca/families-students/deaf-hard-hearing/">https://www.apsea.ca/families-students/deaf-hard-hearing/</a>

#### 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 on 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, earmolds, repairs etc. may be considered where appropriate.

#### Adults over 65

Individuals with a hearing loss of 50 dB or more can apply to the Social Assistance Program for funding assistance. All applicants must have a recommendation from an audiologist. Social assistance criteria apply to these special need applications. Requests for items such as batteries, earmolds, repairs etc. may be considered where appropriate.

#### For more information:

https://www.princeedwardisland.ca/sites/default/files/publications/6-9social assistance policy hearing aids.pdf

#### **Other Options**

Hear, Hear PEI is an application-based program that provides new or reconditioned hearing aids to eligible low-income adults who have no other sources of funding with which to purchase hearing aids and are unable to obtain assistance elsewhere. Before applying for assistance from the Hear, Hear PEI program, applicants must meet income eligibility requirements.

For more information: <a href="https://www.peiscf.com/hear-hear-pei">https://www.peiscf.com/hear-hear-pei</a>

#### NOVA SCOTIA

The cost of hearing aids, batteries and earmolds are covered under some 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.

# **Other Options**

The Dalhousie Hearing Aid Assistance Program-Community Services (DHAAP-CS) provides new hearing aids to adults who receive Income Assistance from the Government of Nova Scotia. An application process is required.

DHAAP-CS provides audiology students from the Masters program at the School of Communication Sciences and Disorders with hands-on clinical experiences with hearing assessment, hearing aid fitting, post-fitting follow-ups and audiological rehabilitation.

For more information:

https://www.dal.ca/faculty/health/scsd/dhaap-cs.html

#### **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:

http://www2.gnb.ca/content/gnb/en/services/services renderer.200972.Disability\_Supp\_ort\_Program.html

The Health Services Hearing Aid Program assists clients with coverage for the purchase and maintenance of hearing aids services that are not covered by other agencies or private health insurance plans. Clients must have a valid white or yellow health services card 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 earmolds

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:

http://www2.gnb.ca/content/gnb/en/departments/social development/services/services renderer.8035.Health Services Hearing Aid Program.html

# **Q**UÉBEC

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 meet the following conditions:

Age	Eligibility requirements
Age 11 and under	Have a hearing impairment that could compromise speech and language development: a comprehensive assessment of the impairment(s) and functional limitations is required
Age 12 to 18	Have an average hearing loss of at least 25 decibels in one ear for the required frequencies
Student aged 19 or over	<ul> <li>Have an average hearing impairment of at least 25 decibels in one ear for the required frequencies</li> <li>Be pursuing studies leading to a diploma, certificate or attestation recognized by the Ministère de l'Éducation et de l'Enseignement supérieur</li> </ul>
Age 19 and over	Have an average hearing loss of at least 35 decibels in the better ear for the required frequencies
Everyone	<ul> <li>Have a hearing loss in addition to other impairments</li> <li>Have other functional limitations that hamper integration into society, the school environment, or the workplace: a comprehensive assessment of the impairment(s) and functional limitations is required</li> </ul>

# Coverage

Individuals who are eligible for the Health Insurance Plan and meet the Hearing Devices 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:
  - o Analogue (in-the-ear, behind-the-ear, body and eyeglass)
  - o 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:
  - o A decoder
  - A teletypewriter
  - o A telephone amplifier
  - o An adapted alarm clock
  - o 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.

For more information: <a href="http://www.ramq.gouv.qc.ca/en/citizens/aid-programs/hearing-aids/Pages/hearing-aids.aspx">http://www.ramq.gouv.qc.ca/en/citizens/aid-programs/hearing-aids/Pages/hearing-aids.aspx</a>

# **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 websites:

https://www.ontario.ca/page/hearing-devices

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

# **Other Options**

For those residing in Northern Ontario, the CHHA-Sudbury has a "Hear Now! Fund" that may offer support for hard of hearing individuals. The "Hear Now! Fund" helps individuals and families whose low financial circumstances would otherwise prevent them from purchasing hearing aids. The fund also assists with FM systems for children under the age of 18 years. For more information, check <a href="http://www.chhasudbury.com/programs-services/hear-now-fund/">http://www.chhasudbury.com/programs-services/hear-now-fund/</a>

# **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.

#### What is not covered?

- Repairs
- Batteries
- Ear mould replacements
- Additional ear moulds
- Lost hearing aids

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

# SASKATCHEWAN

The Government of Saskatchewan generally does not cover audiology services, such as hearing tests, hearing loss prevention and hearing aid fittings. Hearing aid sales and services for adults are no longer provided by the Saskatchewan Health Authority. Saskatchewan residents may purchase hearing aids and services from private sector hearing clinics throughout the province.

However, adults who receive benefits under the Supplementary Health Program are eligible for hearing tests, hearing aids and other services in private hearing clinics. Please see the Supplementary Health Benefits Program for further information. Children who receive benefits under the Supplementary Health Program or Family Health Benefits Program can also access a hearing aid through either the health authority or private clinics.

For more information: <a href="https://www.saskatchewan.ca/residents/health/accessing-health-">https://www.saskatchewan.ca/residents/health/accessing-health-</a> care-services/audiology-and-hearing-services

Children's hearing tests are available in the Saskatchewan Health Authority through clinics in Regina and Saskatoon. These clinics also have children's hearing aids available for purchase. Hearing tests and hearing aids for children may also be accessed in private clinics where available. To access hearing tests and hearing aids for children through the Saskatchewan Health Authority, please contact:

Saskatoon and area at: 306-655-4170 (located at the Sturdy Stone Building in Saskatoon); or

Regina and area at: 306-766-5625 (located at Wascana Rehabilitation Centre in Regina).

Hearing tests and hearing aids for adults are available only through private clinics. Adults who receive benefits under the Supplementary Health Program will receive the same service through private clinics. For more information, visit http://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-healthcoverage/extended-benefits-and-drug-plan/supplementary-health-benefits

The Hearing Services Q&A (<a href="https://publications.saskatchewan.ca/#/products/86263">https://publications.saskatchewan.ca/#/products/86263</a>) provides more information on hearing services in Saskatchewan.

# **ALBERTA**

The Alberta Aid to Daily Living Program (AADL) 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 hearings 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 AADL 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 here it is impossible for you to use the device.
- After five years of use, the benefit of repair is not cost-effective.

For more information: https://www.alberta.ca/aadl-benefits-covered.aspx#jumplinks-4

#### **Other Options**

For those residing in Edmonton and North of Central Alberta, CHHA-Edmonton has a "Hearing Assistance Fund" that may offer support for individuals with hearing loss over 19 years of age. The Hearing Assistance Fund includes assistance for not only hearing aids, but also other technology, devices and bone anchored hearing aids. For more information, check <a href="https://www.chha-ed.com/assistance/hearing-aid-assistance-fund/">https://www.chha-ed.com/assistance/hearing-aid-assistance-fund/</a>.

# **BRITISH COLUMBIA**

Funding for hearing aids is not covered under the British Columbia Medical Services Plan. There are a number of other funding options that may pertain to an individual's social, economic, and employment status; these options are described below. Your Audiologist or Hearing Instrument Practitioner can advise you of possible funding options.

# **Sources of funding for adults:**

• Assistive Technology British Columbia for students: The Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE) is a grant that is available for eligible students with permanent disabilities in postsecondary courses who qualify for financial assistance through Student Aid BC and require assistive technology to minimize disability related barriers. Eligible students may use this grant to pay for assistive technology and related training and technical support. The program does not fund hearing aids. To find out more about this grant go to: <a href="https://www.at-bc.ca/programs/grant-equipment-for-students-csg/">https://www.at-bc.ca/programs/grant-equipment-for-students-csg/</a>.

AT-BC also has a Public Postsecondary Loan (PPL) program which provides assistive technology on a loan basis. Students with permanent disabilities who are attending a public postsecondary institution within BC may be eligible for this service. PPL program participants can borrow assistive equipment and software, and access related services such as training and technical support, while enrolled in classes. To find out more about this program go to: <a href="https://www.at-bc.ca/programs/loan-equipment-for-students-ppl/">https://www.at-bc.ca/programs/loan-equipment-for-students-ppl/</a>.

- Extended Health Benefits Plans: Individuals and families often have extended health benefits through medical insurance companies allotted by their employers that provide coverage for prescription drugs, health care services and equipment such as hearing aids beyond what Medical Services Plan of BC covers. These benefits are also available to individuals through private insurers if not available by their employer.
- **Ministry of Social Development and Poverty Reduction (MSDPR):** Individuals who are receiving income assistance or disability assistance may be eligible for hearing devices including hearing aids. For more information call: 1-866-866-0800.
- Non-insured Health Benefits for First Nations and Inuit (NIHB): The First Nations Health Authority (FNHA) provides hearing aids to eligible individuals through the Non-Insured Health Benefits (NIHB) Program to eligible First Nations and Inuit candidates. For more information, go to:
   <a href="https://www.fnha.ca/benefits/medical-supplies-and-equipment">https://www.fnha.ca/benefits/medical-supplies-and-equipment</a>. Or here https://www.sac-isc.gc.ca/eng/1579620079031/1579620259238.

- Wavefront Centre for Communication Accessibility- Lend an Ear Program: For a nominal fee of \$140, an individual under the Lend an Ear Program can receive a hearing test, a permanent loan of one hearing aid, an earmold, and one-year of repair service. For more information call: 604-736-7391 or email: info@wavefrontcentre.ca.
- Work BC Assistive Technology: Individuals who are employed or seeking employment and need hearing aids in order to function in their workplace, regardless of income status, can apply for funding via the Assistive Technology and Employment-Related Disability Supports. This program helps eligible clients reduce or remove the impact of disability-related employment barriers. For more information go to: <a href="https://apply.workbc.ca/Orientation/AtOrientation">https://apply.workbc.ca/Orientation/AtOrientation</a>.
- **WorkSafe BC:** For workers with accepted work-related hearing loss claims, WorkSafe BC provides the Hearing Aid Services program, which covers hearing aids and related services. To start your claim, WorkSafe BC will need you to apply for benefits. To learn more go to: <a href="https://www.worksafebc.com/en/claims/report-">https://www.worksafebc.com/en/claims/report-</a> workplace-injury-illness/types-of-claims/hearing-loss.
- **Veterans' Affairs Canada:** The following individuals may apply for VAC's disability benefits: Canadian Armed Forces member or Veteran, a current or former member of the RCMP, Second World War or Korean War Veteran (includes Merchant Navy), or certain civilians who served in the Second World War. For more information go to: https://www.veterans.gc.ca/eng/health-support/physical-health-andwellness/compensation-illness-injury/disability-benefits or call: 1-866-522-2122.

# **Sources of funding for children:**

- **BC Early Hearing Program (BC EHP):** Through the Provincial Health Services Authority (PHSA), the BC EHP funds the first set of hearing aids (as well as earmolds and batteries) for children under the age of five (5) years. The eligibility period is three years from the date that the child is enrolled in the program. Therefore, for infants identified with hearing loss following newborn hearing screening, their eligibility will typically end when they are three (3) years of age. Hearing aids, earmolds and batteries are directly billed to the BC Early Hearing Program. For more information, go to: <a href="http://www.phsa.ca/our-services/programs-services/bc-">http://www.phsa.ca/our-services/programs-services/bc-</a> early-hearing-program.
- Ministry of Children and Family Development (MCFD): The MCFD includes children covered by the "At-Home Medical Benefits Program" and "Children in Care Medical Benefits Program". The At-Home Program is for children and teens with a severe disability or complex health care needs. Visit this website for further details on the At-Home Program: <a href="https://www2.gov.bc.ca/gov/content/health/managing-">https://www2.gov.bc.ca/gov/content/health/managing-</a> your-health/child-behaviour-development/special-needs/complex-healthneeds/at-home-program.

- **Ministry of Social Development and Poverty Reduction (MSDPR):** Provides hearing aids and associated services and supplies to recipients who are eligible for the MSP supplementary benefits program. Eligible individuals are: 1) Families receiving income assistance; 2) Low income families who qualify for the BC Health Kids Program. This process is handled by Pacific Blue Cross (PBC). Clients must have already applied and been accepted for the MSP Supplementary Benefits Program to qualify. For information on how to apply, go to: https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bcresidents/benefits/services-covered-by-msp/supplementary-benefits. For information on the BC Healthy Kids Program: https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bceapolicy-and-procedure-manual/health-supplements-and-programs/healthy-kids.
- Non-insured Health Benefits for First Nations and Inuit (NIHB): The First Nations Health Authority (FNHA) provides hearing aids to eligible individuals through the Non-Insured Health Benefits (NIHB) Program. For more information, go to: https://www.fnha.ca/benefits/medical-supplies-and-equipment or here https://www.sac-isc.gc.ca/eng/1579620079031/1579620259238.

# Sources of funding provided by charities for children and/or adults:

- Variety- Children's Charity: Provides direct help for children with funding for medical care and services, mobility, and communication equipment (including hearing aids) and therapies and education. To learn more, go to: https://www.variety.bc.ca/.
- Elks and Royal Purple fund for Children: Provides Financial Assistance for medical needs of children with hearing and speech disorders under the age of 19. For more information, go to: https://www.elksofcanada.ca/about-our-charity.
- Lions Club: Members and non-members in need may have access to available funding for hearing aids. For more information, go to: https://www.lionsclubs.org/en/discover-our-clubs/about-us.

# 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.

For more information: <a href="https://yukon.ca/en/health-and-wellness/care-services/get-hearing-tests-and-supports">https://yukon.ca/en/health-and-wellness/care-services/get-hearing-tests-and-supports</a>

## **NORTHWEST TERRITORIES**

The Extended Health Benefits for Seniors Program will pay reasonable and customary charges for medically necessary supplies and equipment provided in Canada, including certain audiology equipment (e.g. hearing aids).

Please note that comparable coverage for seniors is provided to Indigenous Métis residents of the NWT through the Métis Health Benefits Program and provided to First Nations and Inuit residents of the NWT through Indigenous Services Canada's Non-Insured Health Benefits (NIHB) program.

To make a claim for these supplies, you will need a prescription or written order from a recognized health care professional. Many of the medical supplies and equipment items **require prior approval** in order for the product to be covered by the program.

For more information: <a href="https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/extended-health-benefits-seniors-program">https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/extended-health-benefits-seniors-program</a>

## **NUNAVUT**

All non-indigenous Nunavut residents, enrolled in the Nunavut Health Care Plan, 65 years of age or older may be eligible for Extended Health Benefits (EHB) coverage. A person registered for the Seniors' Coverage may be entitled to services including medically required audiology services and products. Indigenous residents of Nunavut may also be eligible for Non Insured Health Benefits, which may cover some of the cost of hearing aids.

For more information: <a href="https://www.gov.nu.ca/health/information/extended-health-benefits-ehb-seniors-coverage">https://www.gov.nu.ca/health/information/non-insured-health-benefits</a>

# **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 <a href="https://www.ccohs.ca">www.ccohs.ca</a> 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: <u>Safety Matters</u>

# 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:

https://workplacenl.ca/site/uploads/2019/06/hearing-loss-claim-20183101.pdf

#### **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 audiologist, 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: <u>CNESST - Quebec</u>

Note about English content on the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) 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 <a href="Charter of the French Language">Charter of the French Language</a>.

For more information about the rules governing the CNESST's communication with its English-speaking clients, <u>click here</u>.

#### **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

#### 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

#### 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: <a href="https://www.wcb.ab.ca/resources/for-health-care-and-service-providers/forms-and-guides/">https://www.wcb.ab.ca/resources/for-health-care-and-service-providers/forms-and-guides/</a>

and consult: <u>Purchase agreement</u>

#### **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: <u>Hearing aids program</u>

# 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

#### **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 an amplified telephone. Visual alarm systems may be provided

For more information, visit: <u>Workers' Safety and Compensation Commission (NT and Nunavut)</u>

# **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: <a href="www.veterans.gc.ca/eng/services/health/treatment-benefits/poc#poc3">www.veterans.gc.ca/eng/services/health/treatment-benefits/poc#poc3</a>

## **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 <u>local</u> 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: <a href="https://www.chha.ca/chha-near-you/">https://www.chha.ca/chha-near-you/</a>. They are there to help you find information and find the help you need.