



# HMSA Medicare Advantage Hearing Benefit

## Frequently Asked Questions

**IMPORTANT:** To receive in-network benefits, you must call TruHearing® to schedule your initial appointment with a TruHearing provider. Otherwise, your out-of-network benefits will apply and you'll pay more out of pocket even if the provider participates with TruHearing.

### What's included in my HMSA Medicare Advantage plan hearing benefit?

#### When seeing an in-network provider:

- \$0 copayment for an annual routine hearing exam.
- One hearing aid per ear per year. Hearings aids start at \$195 per aid. See chart on the next page for hearing aid in-network copayments based on hearing aid level.
- \$0 copayment for follow-up visits for one year following a hearing aid purchase.
- A 60-day hearing aid trial period, three-year extended warranty, and 80 batteries per aid for non-rechargeable models.
- Significantly lower prices on the same models sold at retail locations.
- Guidance and help from a TruHearing consultant.
- Guides to help you adapt to your new hearing aid.
- The latest technology from top hearing aid manufacturers.

#### When seeing an out-of-network provider:

- You pay a 40% coinsurance for an annual routine hearing exam. (HMSA Akamai Advantage Premier MA and HMSA Akamai Advantage Premier MAPD members pay a \$30 copayment for an annual routine hearing exam.)
- You can get one hearing aid per ear per year at 40% of the cost per aid (up to the maximum allowable charge of \$1,850 per aid). You'd be responsible for any difference between the hearing aid's actual cost and the maximum allowable charge.
- You pay a 40% coinsurance for each follow-up visit within one year of buying a hearing aid. (HMSA Akamai Advantage Premier MA and HMSA Akamai Advantage Premier MAPD members pay a \$30 copayment for each follow-up visit.)

## Does my HMSA Akamai Advantage Dual Care (PPO D-SNP) plan have the TruHearing hearing benefit?

- HMSA Akamai Advantage Dual Care (PPO D-SNP) does not include the TruHearing hearing benefits. You can get hearing benefits covered under your HMSA QUEST (Medicaid) plan. Please check your HMSA QUEST Member Handbook for hearing benefit details.

## How much will a hearing aid cost me?

### When seeing an in-network provider:

- Your hearing aid copayment depends on the type of hearing aid you buy. Choose a level that fits your budget and health needs. (See chart on the right.)

### When seeing an out-of-network provider:

- You'll pay 40% of the cost up to the maximum allowable charge of \$1,850 per aid, plus any difference between the actual hearing aid cost and the maximum allowable charge.
  - Example A (actual charge is higher than maximum allowable charge): If the out-of-network provider charges \$2,000 for a hearing aid, you'll pay \$740 (40% of \$1,850) plus \$150, which is the difference between the actual charge and the maximum allowable charge (\$2,000 minus \$1,850). Your total out-of-pocket cost will be \$890.
  - Example B (actual charge is lower than maximum allowable charge): If the out-of-network provider charges \$1,000 for a hearing aid, you'll pay \$400 (40% of \$1,000).

Hearing Aid Level	In-network copayment
Premium	\$1,395 per aid
Advanced	\$995 per aid
Standard	\$595 per aid
Basic	\$195 per aid

## How can I buy a hearing aid?

- To receive in-network benefits, you must call TruHearing at 1-855-739-4544 to schedule your initial appointment with a TruHearing provider. For TTY, call 711.
  - April 1–Sept. 30: Monday through Friday, 5 a.m. to 8 p.m.
  - Oct. 1–March 31: Monday through Sunday, 5 a.m. to 8 p.m.

## Can I contact a provider directly to schedule my appointment?

- No. For your first visit, you must call TruHearing at 1-855-739-4544 to schedule an appointment with an in-network provider to ensure your TruHearing benefits are applied.
- After your first appointment, you can contact the provider directly to schedule follow-up visits.

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## How can I find a provider near me?

- Call TruHearing at 1-855-739-4544 to find an in-network provider near you. For TTY, call 711.

## What happens if I lose or damage my hearing aid and need a replacement?

### **When seeing an in-network provider:**

- Hearing aids purchased through TruHearing are covered under a one-time, three-year manufacturer loss and damage warranty. If anything goes wrong with the hearing aid, or if there's any damage due to normal usage during this period, repairs will be made at no cost to you. If you need to replace hearing aids under a loss and damage warranty claim, you may have to pay the provider a fee for reprogramming and fitting (up to \$125 per instance) and manufacturer fee (which varies by manufacturer) for each replacement hearing aid.

### **When seeing an out-of-network provider:**

- There's no guarantee of a replacement warranty. Check with the provider who supplied the hearing aid.

## What if I'm not satisfied with my hearing aid?

### **When seeing an in-network provider:**

- Each hearing aid includes a 60-day trial, which allows you to return the hearing aid if you're not satisfied with the purchase.

### **When seeing an out-of-network provider:**

- There's no guarantee of a trial period. Check with the provider who supplied the hearing aid.

## What if my hearing aid needs adjustments?

### **When seeing an in-network provider:**

- You pay \$0 for your follow-up visits for the 12 months following your hearing aid purchase.

### **When seeing an out-of-network provider:**

- You'll pay 40% of the cost for follow-up visits. (HMSA Akamai Advantage Premier MAPD and HMSA Akamai Advantage Premier MA members pay a \$30 copayment for follow-up visits.)

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## How do I get the 80 hearing aid batteries?

### When seeing an in-network provider:

- If you ordered a non-rechargeable hearing aid, you'll receive 32 batteries per hearing aid when you pick up your hearing aid(s) from your provider.
- After the 60-day trial period, TruHearing will automatically mail you an additional 48 batteries per hearing aid.
- The 80 batteries are expected to last 12-15 months. You can order an additional 120 batteries from TruHearing for \$39.

### When seeing an out-of-network provider:

- Batteries are not covered.

## When does the one hearing aid per year per ear benefit apply? Can I upgrade or change my hearing aid after 12 months and what's my benefit?

- Your TruHearing benefit renews annually and starts the same time as your health plan. Your benefit covers one hearing aid per ear per year. You can change or upgrade your hearing aid when your benefit renews in the new plan year.

## Do providers make home visits?

- Yes, some providers make home visits. Call TruHearing to arrange a home visit with a provider.

## Does my HMSA Medicare Advantage plan have these hearing benefits?

- All HMSA Medicare Advantage plans have the hearing benefit, except HMSA Akamai Advantage Dual Care.

## What happens if I disenroll from my HMSA Medicare Advantage plan?

- Your hearing benefits will end when your health plan ends.