



How to Appeal When Your Child's Hearing Aids Aren't Covered

New Mexico Legislation

In 2006, NMCDHH called for House Memorial 16, which coordinated a study to explore the feasibility of mandating insurance coverage for children's hearing aids. The House Memorial 16 study group included representatives from the deaf and hard of hearing community, parents, audiologists, private and non-profit organizations, advocacy groups and state agency representatives.

During the 2007 legislative session, HB 85 and SB 529, both supporting insurance coverage for children's hearing aids, were passed. This legislation helps many parents in New Mexico obtain hearing aids for their children, however the Employee Retirement Income Security Act (ERISA) a federal statute, excludes some employers plans from following any state mandates for health coverage. As a result, some parents who have insurance through self-insured employers have received denial letters when requesting payment for their child's hearing aids.

What if Your Health Insurance Doesn't Cover Your Child's Hearing Aids?

First of all, ask your Human Resources department or employer to obtain a copy of the Summary Plan Description (SPD) or other form of information from the health insurance provider. If your plan is a federal plan or your employer's self-insured plan, it's possible that your insurance company may not offer hearing-aid coverage. It also may be that they will cover your child's hearing aids if her audiologist or hearing aid provider writes a prior-authorization letter that explains the medical need for her hearing aids. The insurance company may have questions about approving coverage if, for example, a more expensive hearing aid was chosen over a less expensive one. The audiologist may be able to explain why your child would benefit from those particular hearing aids.

If the coverage is still denied, you can file for an internal and/or external appeal. To find out information on how to file an appeal, go to www.healthcare.gov/appeal-insurance-company-decision/appeals/. Or call the Office of Superintendent of Insurance at 1-855-4ASK OSI (1-855-427-5674). If your appeals are still denied, you can write state and federal representatives. For your convenience, a list of representatives is also available on our webpage. Keep in mind that this action may not change anything on your current claim, but may serve to change policies in the future.

Financial Assistance for Hearing Aids

Financial assistance for hearing aids is another option worth pursuing. The New Mexico Commission for Deaf and Hard of Hearing has a fact sheet on financial assistance for hearing aids, as well as other topics, on their website at www.cdhh.state.nm.us. Click on "Resources" and then click on "Fact Sheets" at the top of the drop down menu.