

Funding options for Cochlear™ Implants in Australia



Hear now. And always



① Initial **FUNDING** of a Cochlear implant

In Australia, there is a range of funding options available for a Cochlear™ implant system. Here is a guide to your funding options. We recommend you talk to your hearing care professional to discuss which solution will meet your needs.

PRIVATE HEALTH INSURANCE

If you have a private health insurance policy covering surgically implanted prostheses, the Cochlear implant device and procedures are covered. Private health insurers are required to reimburse all devices included on the Department of Health Prostheses List which means they provide full reimbursement for the Cochlear implant products. Coverage of the surgical procedure and hospital costs will depend on your level of insurance and any other associated procedures and fees.

Confirmation of eligibility is recommended prior to a surgical date being booked. When checking eligibility with your health fund please refer to the checklist on the next page.



AM I FUNDED?

To find out if you are covered for a Cochlear implant under your existing policy, call your fund, tell them you are undergoing Cochlear implant surgery and ask the following:

- ☐ Does my cover include items on the Prostheses List (and are there any exceptions)?
- ☐ Is there a waiting period prior to undergoing surgery and making a claim? What is it?
- ☐ What is the claim excess that I will have to pay?
- ☐ Does this fund offer processor replacements?
- ☐ What is the replacement policy (full or partial funding)?
- ☐ How often am I able to get a replacement sound processor if there is a clinical benefit (every 2 years or longer)?

Please remember it is your responsibility to ensure you have appropriate private health insurance prior to undergoing Cochlear implant surgery or requiring a processor replacement/upgrade.

If you are considering changing health insure, please consider all yours and your family's health needs if you have a shared policy.

Funding applications for two (bilateral) Cochlear are generally considered by the fund on a case by case basis. However, the majority of bilateral implants are approved and fully funded.

If there is a WorkCover claim associated with your hearing loss, you will need to disclose this to your insurer as this may impact on your coverage.

STATE GOVERNMENT FUNDING

State governments fund a limited number of cochlear implants each year and this number varies in each State. Children are typically the priority however funding is also available for adults. Due to the limited number of Cochlear implants available, there may be waiting lists. Funding typically covers the Cochlear implant system and associated procedures and may also cover some rehabilitation. There is limited funding available for bilateral implants and upgrades are not covered.

DEPARTMENT OF VETERANS' AFFAIRS (DVA)

The DVA may provide devices included on the Prostheses List and may cover up to 100 per cent of costs associated with Cochlear implants, including bilateral implants and sound processor upgrades. Please contact the DVA for further information. Contact details can be found on the DVA website at www.dva.gov.au.

SELF FINANCE

If you are not covered by private health insurance or government funding, then you have the option of paying for the Cochlear implant system and associated audiological and surgical costs yourself.

If you are considering this option, please discuss with your surgeon and audiologist so they can make you aware of all the costs involved.

A number of Cochlear implant centres also use fundraising as a means of obtaining additional funds required to meet the needs of their patients. You can discuss this option with your hearing health professional to find out what charitable support may be available.



② Ongoing **CARE AND MAINTENANCE** of a Cochlear implant sound processor

The Cochlear implant sound processor requires ongoing care and maintenance which including the batteries, other replaceable parts and service and repair costs.

The sound processor is an electronic device that will need to be replaced over time and as new technology is released. Health funds are the main source of funding for processor replacements/upgrades.

If you can't access any of the financial support options below to replace or upgrade your processor, you should plan for this cost as well as on-going costs such as maintenance of your device.

You might also consider insuring your Cochlear implant sound processor against loss or damage beyond repair. To ensure your processor is protected against loss and breakage, you may wish to consider portable goods insurance (under your home and contents policy).

REPLACING OR UPGRADING YOUR SOUND PROCESSOR

Upgrades are essential to keep up with the latest hearing technology and hear more than ever before. You may be eligible for a replacement/upgrade sound processor based on clinical need and processor warranty.

Even though private health funds are not required to pay for upgrade or replacement sound processors, many health insurance companies provide some coverage. Each health fund approaches replacements or upgrades differently. This checklist outlines the steps that you and your

clinician need to take if you want to replace or upgrade your sound processor using a private health insurance company. As applications are assessed on a case by case basis, you will need to check with your health professional and insurer.

Patient	Hearing Health Professional
<ul style="list-style-type: none">Discuss technology upgrade options with your hearing health professionalCheck your upgrade eligibility and policy with your health fundRequest an upgrade at your clinicEnsure that any necessary paperwork is submitted to your health fund with any documents the health fund requires	<ul style="list-style-type: none">Ensure an upgrade sound processor provides a clinically meaningful benefit to your patientEnsure current sound processor is registered with CochlearConfirm upgrade eligibility and policy terms with your patientSubmit upgrade sound processor order form to Cochlear

For details of your health insurer's processor upgrade/replacement policy, please contact your health fund directly. If you are looking to change health funds or acquire a new policy, we recommend talking to several funds about their processor replacement/upgrade policies to ensure you find the right insurance for you. Sound processor replacements or upgrades may also be covered by DVA, Australian Hearing or NDIS for eligible Cochlear implant recipients. Please talk to your hearing health professional for more details.

NATIONAL DISABILITY INSURANCE SCHEME (NDIS)

For upgrades and aftercare you may want to consider the National Disability Scheme.

Speak to your clinic to see if this is an option for you. Further information is available on www.ndis.gov.au.

AUSTRALIAN HEARING

Australian Hearing is an Australian Government agency that is dedicated to helping people manage their hearing impairment so they have a better quality of life. Australian Hearing provide a full range of hearing services for children and young people up to the age of 26, eligible adults, aged pensioners and most war veterans. Australian Hearing provides support and care for eligible clients who already have a device but do not assist in funding the initial surgery and associated equipment.

Hearing services include comprehensive hearing assessments, fitting and monitoring of hearing aids where appropriate, fitting and maintenance of amplification devices, such as FM Systems. Also included is the ongoing supply of batteries, maintenance and repairs for hearing aids and Cochlear implant sound processors and support for children wearing Cochlear implants, including sound processor upgrades.

More information on Australian Hearing can be found at www.hearing.com.au.



③ Cochlear Care **SERVICE PLANS**

We understand that hearing is a precious gift which is why your Cochlear equipment includes a standard warranty that covers you for the cost of service and repairs. However, if there are any unexpected repair, service or replacement costs once your warranty expires you may need to take care of these yourself.

Cochlear Care Service Plans help make managing the cost of service and repairs easier by covering these costs.

We have two plans available:

- the Cochlear Care on the Air Plan, for sound processors that are approaching the end of their warranty or are already out of warranty;
- the Cochlear Care Extended Cover for new sound processors.

More information can be found on our website:
www.cochlear.com/au/serviceplans

For further information

Please talk to your hearing health professional.

Cochlear Customer Service:



1800 620 929



customerservice@cochlear.com



www.cochlear.com/au

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