



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Your guide to help for hearing loss



New Zealand Government

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Help is available for hearing loss

If you have hearing loss, financial support is available from government agencies to help you buy the hearing aids and other devices and services you need for your hearing.

The help available will depend on your personal financial situation, and whether your hearing loss was caused by:

- > health factors, such as disease, a genetic condition or the ageing process
- > an injury, either a sudden accident or long term noise exposure at work
- > a combination of injury and health-related causes.

Generally, ACC supports people with injury-related hearing loss, and the Ministry of Health supports people with health-related hearing loss.

However, if you have both types ACC provides a one-stop-shop that oversees the help available to you through providing jointly funded hearing loss packages from ACC and the Ministry of Health.

Other options for you to consider

There are other options that may be of help:

- > if you think that your hearing loss may be related to service in the New Zealand Defence Force, then you may qualify for help from Veterans' Affairs New Zealand – generally, this is only available to those who choose not to apply for help from ACC or the Ministry of Health
- > if you are young or on a low income or benefit, you may qualify for special funding from the Ministry of Health, or you may be able to apply for financial help from Work and Income to pay for costs not covered by ACC or the Ministry of Health.

This brochure explains all the help that's available, and how to apply for it.

Help for hearing loss caused solely by health factors

Who funds this help?

The Ministry of Health helps you where your hearing loss is caused by factors such as disease, a genetic condition or the ageing process.

How do I apply for this help?

If your audiologist examines your hearing and identifies that your hearing loss is solely caused by health-related factors or you are not eligible for assistance from ACC, they will make a claim on your behalf for Ministry of Health assistance.

What help is available?

The level of Ministry of Health support for your hearing aids depends on your age, circumstances and needs. It is set out in Table 1 below. No assistance is generally available from the Ministry of Health towards the cost of fitting or other service fees.

**TABLE 1:
MINISTRY OF HEALTH ASSISTANCE TOWARDS HEARING AIDS**

Who is eligible	Support per aid (inc. GST)
<p>Pre-schoolers</p> <p>Young people – attending school or tertiary education, aged 21 and under</p>	<p>Full funding</p>
<p>Adults with complex needs (aged 16 and over) who have:</p> <ul style="list-style-type: none"> > had severe long-term hearing loss since childhood, or > had an onset of sudden and severe hearing loss during adulthood > a dual disability (deaf/blind or hearing loss and an intellectual disability) 	<p>Full funding – at the wholesale price of the hearing aid</p> <p>Note/replacement hearing aids are available not more than once every six years except in exceptional circumstances</p>

Continued ...

TABLE 1:
MINISTRY OF HEALTH ASSISTANCE TOWARDS HEARING AIDS
 Continued...

Who is eligible	Support per aid (inc. GST)
<p>Other adults aged 16 and over who are:</p> <ul style="list-style-type: none"> > Working more than 30 hrs per week, or > Studying full time and over 21 years of age, or > Volunteering for more than 20 hrs per week, or > Caring full-time for a dependent person. 	<ul style="list-style-type: none"> > Full funding – at the wholesale price of the hearing aid for people with a Community Services Card; <p>or</p> <ul style="list-style-type: none"> > Hearing aid subsidy – of \$511.11 (inc GST) for people without a Community Services Card <p>Note/hearing aid subsidies are available not more than once every six years</p>
<p>All other adults aged 16 and over who do not meet the criteria for adults aged 16 or over set out above, and who do not have complex needs.</p>	<p>Hearing aid subsidy of \$511.11 (inc GST)</p> <p>Note/hearing aid subsidies are available not more than once every six years</p>

For more information:

You can get more information about eligibility criteria and services by:

- > phoning Enable Information on 0800 17 1981, or
- > phoning your local audiologist.

Help for hearing loss caused solely by injury

Who funds this help?

If your hearing loss is caused solely by injury, ACC may be able to provide support.

How do I apply for this help?

All you have to do is make a claim to ACC through your doctor – who will complete the claim form and send it to ACC on your behalf.

ACC will ask you for information about your injury, work and medical history and may also contact your previous employer(s) if you believe your hearing loss was caused by your workplace. You will also need to have your hearing tested by an audiologist and an ear, nose and throat specialist.

What help is available?

ACC will pay for treatment and rehabilitation costs, where appropriate.

If your claim is accepted and you need hearing aids or other devices, ACC will provide financial support towards buying them and will also contribute towards the fees charged by audiologists to fit your aids.

The maximum support available is shown below. If the cost of your aids or for fitting them is higher than the support provided, it's over to you to make up the difference.

**TABLE 2:
SUPPORT FOR INJURY RELATED HEARING LOSS**

Maximum contribution for hearing devices per ear	\$1,725.00 (Inc. GST)
Fitting fee (both ears)	\$1,380.00 (Inc. GST)
Fitting fee (one ear)	\$1,035.00 (Inc. GST)

Please note that ACC will provide support for you to replace your hearing aids no more than once every six years.

ACC can also contribute towards the cost of hearing aid maintenance and repairs, and will also provide you with replacement batteries as you need them.

More information:

You can contact ACC by:

- > phoning 0800 101 996
- > viewing its website at www.acc.co.nz

Help for hearing loss caused by a mix of injury and health factors

Who funds this help?

ACC and the Ministry of Health provide joint packages of assistance if you have mixed cause hearing loss, your claim is accepted by ACC and you are eligible for financial support.

How do I apply for this help?

To make it easy to get help from both agencies, ACC provides a one-stop-shop for joint assistance from ACC and the Ministry of Health.

All you have to do is make a claim to ACC through your doctor – who will complete the claim form and send it to ACC on your behalf.

ACC will ask you for information about your injury, work and medical history and may also contact your previous employer(s) if you believe your hearing loss was caused by your workplace. You will also need to have your hearing tested by an audiologist and an ear, nose and throat specialist.

What help is available?

Hearing devices

The help available to you will depend on your mix of hearing loss. This is assessed by an ear, nose and throat specialist, who tells ACC how much of your hearing loss is due to injury and how much is due to other factors.

ACC and the Ministry of Health use this information to work out how much each agency can provide you (called apportionment). You can then use this joint amount to help purchase your hearing aids.

Table 3 below shows how this works. Different proportions of injury-related hearing loss, from almost nil to 100%, are split into 10 funding bands. The more injury-related hearing loss you have, the more support you get from ACC and the less you get from the Ministry of Health. The more health-related hearing loss you have, the more support you get from the Ministry of Health and the less you get from ACC.

**TABLE 3:
JOINT ACC/MINISTRY OF HEALTH FUNDING FOR TWO HEARING
AIDS/DEVICES (INC. GST)**

Band	Injury as a proportion of total hearing loss (%)	Maximum ACC will pay	Maximum the Ministry of Health will pay	Joint maximum for mixed injury and non-injury hearing loss
1	0.1 – 9.9	\$345.00	\$920.00	\$1,265.00
2	10.0 – 19.9	\$690.00	\$816.50	\$1,506.50
3	20.0 – 29.9	\$1,035.00	\$715.30	\$1,750.30
4	30.0 – 39.9	\$1,380.00	\$611.80	\$1,991.80
5	40.0 – 49.9	\$1,725.00	\$510.60	\$2,235.60
6	50.0 – 59.9	\$2,070.00	\$409.40	\$2,479.40
7	60.0 – 69.9	\$2,415.00	\$305.90	\$2,720.90
8	70.0 – 79.9	\$2,760.00	\$204.70	\$2,964.70
9	80.0 – 89.9	\$3,105.00	\$101.20	\$3,206.20
10	90 – 100.0	\$3,450.00		\$3,450.00

Fitting fees

Your audiologist will normally charge for fitting your hearing devices. ACC also contributes to this cost for you. You should also note that if your audiologist charges you more than the support provided by ACC for fitting, it's over to you to make up the difference.

Table 4 shows how much ACC will contribute to fitting fees, which are also apportioned. Costs are payable no more than once every six years.

**TABLE 4:
ACC CONTRIBUTION TO FITTING FEES**

Band	Injury as a proportion of total hearing loss (%)	ACC contribution (one aid in each ear) Inc. GST	ACC contribution (one aid in one ear) Inc. GST
1	0.1 – 9.9	\$138.00	\$103.50
2	10.0 – 19.9	\$276.00	\$207.00
3	20.0 – 29.9	\$414.00	\$310.50
4	30.0 – 39.9	\$552.00	\$414.00
5	40.0 – 49.9	\$690.00	\$517.50
6	50.0 – 59.9	\$828.00	\$621.00
7	60.0 – 69.9	\$966.00	\$724.50
8	70.0 – 79.9	\$1,104.00	\$828.00
9	80.0 – 89.9	\$1,242.00	\$931.50
10	90.0 – 100.0	\$1,380.00	\$1,035.00

Let's look at an example of the support that's available:

If 55% of your total hearing loss comes from an injury you would qualify for support at Band 6 level. Assuming you need hearing aids in both ears, you'd get:

- > \$2,479.40 (inc. GST) for your hearing devices – \$2,070.00 from ACC and \$409.40 from the Ministry of Health; and

- > \$828.00 (inc. GST) from ACC towards fitting costs; and
- > ACC can contribute towards the cost of hearing aid maintenance and repairs, and will also provide you with batteries as you need them.

More information:

You can contact ACC by:

- > phoning 0800 101 996
- > viewing its website at www.acc.co.nz

Help from Veterans' Affairs New Zealand

If you think that your hearing loss may be related to service in the New Zealand Defence Force, please contact Veterans' Affairs New Zealand. They will explain what help they may be able to offer, and how to apply.

More information:

You can contact them by:

- > phoning 0800 483 8372
- > emailing veterans@nzdf.mil.nz

Alternatively, you can write to Veterans' Affairs New Zealand, at either:

- > PO Box 9448, HAMILTON 3240, or
- > PO Box 5146, WELLINGTON 6145.

Please note that you cannot get help from Veterans' Affairs New Zealand and ACC, you have to apply for support from one or the other.

Help from Work and Income

If you're on a low income or benefit, you may be able to get help from Work and Income for essential costs associated with hearing loss that aren't covered by ACC or the Ministry of Health.

It's important to note that this help must be repaid. To qualify for this assistance, you must meet an income and asset test.

More information:

For more details please visit the Work and Income web site at: www.workandincome.govt.nz/individuals/in-financial-hardship.

Other sources of information

If you want to find out more about hearing loss, there are a number of resources available free of charge:

- > **Are you deaf or do you find it difficult to hear?**
A general brochure on support for people with hearing loss, available from the Ministry of Health at [http://www.moh.govt.nz/moh.nsf/Files/disability-factsheets2010/\\$file/are-you-deaf-adult.pdf](http://www.moh.govt.nz/moh.nsf/Files/disability-factsheets2010/$file/are-you-deaf-adult.pdf)
- > **About Hearing Loss.** A general brochure on the clinical side of hearing loss, available from ACC at <http://www.acc.co.nz/publications/index.htm>
- > The Hearing Association website at www.hearing.org.nz, where you will find a number of resources on a wide range of topics
- > The National Foundation for the Deaf website at www.nfd.org.nz, where you will find information for people with hearing loss
- > A range of information on hearing loss issues, from the NZ Audiological Society: at www.audiology.org.nz
- > For more information on coping with hearing loss, contact LIFE Unlimited Hearing Therapy Services: 0800 008 011, htsinfo@life.nzl.org or www.life.nzl.org.

