



# Canadian **Hard of Hearing** Association

NEWFOUNDLAND & LABRADOR

## CHHA-NL Position Paper

### Enhanced Provincial Hearing Aid Program (PHAP) for Province of Newfoundland and Labrador

#### Introduction

##### **Hearing Loss in Newfoundland and Labrador and in Canada**

Hearing loss is the third most prevalent chronic condition in older adults and the most widespread disability (Fook 2000; Yueh 2003). Almost 25% of adult Canadians report having some hearing loss (CHS Awareness Survey 2002), although closer to 10% of people actually identify themselves as culturally Deaf, oral deaf, deafened, or hard of hearing (50,000 people in NL). The incidence rises with age and it is estimated that 46% of people aged 45-87 have hearing loss (Dalton 2003).

Given this fact, and also that Newfoundland and Labrador has the highest percentage of seniors per capita, and combined with the fact that the fastest growing demographic of persons with hearing loss are those in the 20 and 30 year old age groups, then the number of residents experiencing hearing loss in this province is growing exponentially which will place a parallel demand for hearing loss treatment, support services and hearing aids.

##### **The Need for Treatment**

Communication is how people participate in society, receiving and responding to information. It is how relationships are built and maintained. Untreated hearing loss affects the quality of communication with others, the essential component of all relationships. It also impairs the ability to hear certain sounds such as safety alarms and telephones.

Some long term consequences of untreated hearing loss include:

- Under-employment and job loss
- Strained relationships
- Mental Health Issues
- Impaired communication
- Lower self-esteem
- Decreased social activity

- Decreased independence
- Depression
- Increased risk to life safety
- Decreased overall health
- Increased risk of memory impairment

These consequences provide a sound argument for treating hearing loss as it allows for improved communication/socialization, education/employment, and the ability to be alerted to danger (life safety). Hearing aids are the most common method of treating hearing loss. Given hearing aids currently average between \$2000-\$2500 each (retail), a person requiring two hearing aids (which is often the case) would be expected to pay \$4000-\$5000 (and more) to adequately treat their hearing loss.

### **The Here and Now**

Currently, the provincial government recognizes the need to treat hearing loss through the **Provincial Hearing Aid Program (PHAP)**. This program currently provides hearing aids to persons on a very low fixed income in Newfoundland and Labrador, funded through the Department of Health and Community Services.

The application procedure currently requires participants to:

- a) Book an appointment for a hearing assessment by an audiologist employed by a provincial health authority (which can take up to a year to obtain) and if at their appointment hearing aids are recommended they will obtain a hearing aid assessment letter that is required for the financial assessment application.
- b) Complete a financial assessment application for hearing aids through the Department of Advanced Education and Skills (same application as income support), including the hearing aid assessment letter. The application is available online or may be completed over the phone. A letter is sent to the applicant within 30 days to notify qualification status. Qualifying applicants must have a low income with a maximum asset allowance of \$3000 for a single person and \$5500 for a family (since July 4, 2011) after living expenses are taken into account.
- c) Revisit a health authority audiologist to be fitted for hearing aid(s), if application was successful.

### **CHHA-NL POSITION on Enhanced Provincial Hearing Aid Program (PHAP) :**

**It is the position of CHHA-NL that the Government of Newfoundland and Labrador should introduce an enhanced support program for hearing aids for qualifying persons with hearing loss so that more people on low incomes can access the program.**

It is further recommended that the components of the **Provincial Hearing Aid Program (PHAP)** should include, but not necessarily be limited to:

**1. Increasing the Asset Allowance Limit**

As stated above, the maximum asset allowance for PHAP is \$3000 for a single person and \$5500 for a family (after living expenses are taken into account). These amounts have not been increased or revised since July 4, 2011.

It is the position of CHHA-NL that these low asset allowances are unrealistic given the current average retail cost of hearing aids is \$4000-\$5000 (and more) for a pair. Given the recent increase in cost of living and current cost of hearing aids, it is the position of the association that maximum asset allowances should be increased to \$4500 for a single person and \$7000 for a family.

**2. Allowing for subsidization**

The current application procedure does not allow for subsidization for lower incomes over the asset allowances set by the province. In other words it is currently an “all or nothing” formula.

Hypothetically this could mean that person A, who (according to the financial assessment) has assets of \$2999 (\$2 less than person B), could be informed that they financially qualify to be provided with two hearing aids through PHAP, but person B who has an asset allowance of \$3001 (according to the financial assessment), does not qualify for PHAP and is expected to purchase two hearing aids (\$4000-\$5000), with an asset allowance that is less than their ability to pay.

It is the position of CHHA-NL that a sliding scale should be employed to allow for partial subsidization of hearing aids for applicants who fall into the financial gap beyond the PHAP asset allowances. This would make the program more equitable to those who fall slightly beyond the PHAP qualification criteria of full compensation to one that reasonably allows individuals to pay what they can afford.

**3. Making Improvements to the current application procedure**

The current application procedure requires a hearing aid assessment letter (that must be completed by an audiologist employed by a provincial health authority) to accompany the application.

The application may be completed two ways:

- a) Over the phone
- b) Independently on paper and dropped off or mailed

At present, the only way applicants are able to ask questions or obtain assistance from appropriate staff of the Department of Advanced Education and Skills, is over the phone, a method of communication that is problematic for many who have hearing loss as they may find it difficult or impossible to hear clearly on the telephone.

The application procedure, starting from making an appointment with an approved audiologist to receiving confirmation of approval and fitting of hearing aids, could take up to a year. Twelve months is a long time to wait to hear, participate fully in conversations and communicate effectively.

Given the length of time it currently takes to prepare and process an application and current inaccessible methods to make inquiries for those with hearing loss, CHHA-NL recommends the following changes to the current application procedure:

- a) Allow for in-person inquiry and assistance for the PHAP program and application procedure, providing appropriate hearing assistive devices to assist with one-on-one communication when required.
- b) Allow for hearing aid assessment letters (that must accompany financial assessments) to be completed by private audiologists thereby decreasing the time required to assess qualification for the program. This would allow applicants to know candidacy for the program as quickly as possible and allow them to seek other options promptly if they do not qualify.

### **Rationale for Position:**

The Canadian Hard of Hearing Association – Newfoundland and Labrador (CHHA-NL), through its experience of assisting hundreds of clients with issues related to their PHAP applications, urges the government to update the current program to better meet the needs of intended recipients.

CHHA-NL is concerned that many who truly need and cannot afford hearing aids, are not being supported by the existing PHAP process and urges the provincial government to reassess its current application procedure and qualifying criteria to improve the program in Newfoundland and Labrador.

### **CONCLUSION**

Hearing Aids are the most common treatment for hearing loss. They allow individuals to hear more clearly, communicate and connect with the world around them. For many with hearing loss, hearing aids are essential to their employment, relationships and ultimately, mental health.

Admirably, the province of Newfoundland and Labrador recognizes the importance of treating hearing loss by assisting those with low income to obtain hearing aids through the Provincial Hearing Aids Program (PHAP). Unfortunately, the program has failed to keep up with the cost of hearing aids and the cost of living. Consequently the program is failing those who do not quite

meet existing unrealistic qualifying criteria, and allowing hundreds with no choice but to live without treatment. An inaccessible application procedure further decreases the number of persons who successfully apply and qualify for the program.

It is the position of The Canadian Hard of Hearing Association – Newfoundland and Labrador, that access to hearing aids, if deemed an appropriate treatment for an individual's hearing loss, is an important part of better hearing and quality of life for those affected. Furthermore, it is important that policies and services are accessible and free of barriers to those with hearing loss. CHHA-NL believes that the recommendations made above will allow for a smoother process for applicants of the **Provincial Hearing Aid Program (PHAP)** and a more equitable program for persons with hearing loss requiring hearing aids.

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**Position Paper Formally Approved by CHHA-NL Board of Directors: January 26, 2016**

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#### **Association Contact Information:**

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## **General Information about CHHA-NL**

The Canadian Hard of Hearing Association Newfoundland and Labrador (CHHA-NL) is a non-profit, charitable organization committed to advocacy, awareness, prevention and the provision of programs and services that promote a better quality of life for hard of hearing and late-deafened people of all ages and their families in Newfoundland and Labrador.

CHHA-NL was founded in 1984 under the name of the Newfoundland Hearing Association (NHA). In 1994, the NHA became the Canadian Hard of Hearing Association-Newfoundland Chapter (CHHA-NC) when it became part of the Canadian Hard of Hearing Association (CHHA). In 2002, when the province changed its official name to Newfoundland and Labrador, the association changed accordingly to its current name of the Canadian Hard of Hearing Association-Newfoundland and Labrador (CHHA-NL).

The association is run by and for hard of hearing people of the province. Its operations are guided and conducted through the efforts of a Board of Directors, seven full-time staff, and volunteers. While it has a paid membership of all ages, the association provides a diversified program of support services to its members and the public at large.

To obtain additional information about the association, or to request a copy of the association's Annual Report, including information related to the ongoing operations of the association (financial, fundraising, strategic plans, types and delivery of programs and services), please contact the Executive Director, Leon Mills, at (709) 753-3224 (voice), by fax (709) 753-5640, by cell (709) 689-8239 or by e-mail at [lmills@chha-nl.ca](mailto:lmills@chha-nl.ca).