

## Listen Up: Why Hearing Benefits Matter

BY ERICH STERNBERG

Many companies include dental and vision benefits in their employee benefits packages but underestimate the value of hearing benefits. A few insurance providers are leading the way in efforts to change that mindset.

Hearing loss is no longer just a concern among seniors and baby boomers. The current generation is growing up with a cell phone glued to one ear and an iPod plugged in the other.

The National Institutes of Health suggests that the next generation of young Americans will be the most hearing impaired population since World War II.

Employers can handle this increasing trend of hearing loss among the workforce by offering enhanced hearing benefit options in their health plans to ensure that early detection tests and treatments are available.

Benefit plan advisors should know about the kinds of hearing loss treatments that trend-setting benefit providers now cover. One development is the introduction of an insured hearing benefit rider that can be added to an existing dental or vision plan.

A well-designed rider might give members access to annual hearing screenings, high-quality hearing physicians and audiologists, allowances for hearing aids, and coverage for screenings for children. The cost for such a rider could be as low as \$2 per adult per month or less. By adding this benefit to an existing dental or vision plan, employers can avoid the extra administrative expense associated with a new, stand alone product.

Why pay the extra \$2 per month for a hearing benefit?

A typical health plan does not pay for hearing aids. Due to the growing prevalence of high-deductible health plans, coverage for hearing screenings may not be readily accessible. Carving out hearing benefits and facilitating access to routine hearing care can be valuable to members who may not otherwise recognize the importance of hearing exams in wellness efforts.

Hearing benefits also can have a direct effect on employee performance.

Communication between employers and employees is vital to productivity and a healthy work environment. Although modern-day technologies such as e-mail and instant messaging are great for efficiency, the ability for colleagues to listen to one another is essential.

According to the National Institutes of Health, hearing loss is the third most common chronic disability in the United States, and 20 million working-age adults suffer from known hearing loss.

Many employers employ workers who are not included in that number because they are not aware their hearing has deteriorated.

Here are some answers to frequently asked questions about hearing loss benefits and hearing benefits.

*What causes hearing loss?*

Loud noises and noise exposure are the most common factors contributing to hearing loss. This can be attributed to daily exposure to loud machinery and has also been linked to frequent use of headphones and cell phones. Chronic ear infections, otosclerosis (hardening of the bones), genetics, aging and exposure to toxic drugs also play a role in hearing loss.

*What types of hearing loss are there?*

Conductive hearing loss typically involves a problem in the outer or middle ear and requires medical intervention and is generally very treatable.

Some 90% of hearing loss is sensorineural—a problem of nerve function in the inner ear that can be treated with hearing aids.

*How can employees find out if they have hearing loss?*

The only accurate way to determine hearing loss is to see an audiologist or ear physician and have hearing proficiency documented. This can be done with a simple hearing screening test or can include a full evaluation and assessment.

*Does a hearing rider cover surgery and/or hearing aids?*

If testing reveals that surgery is needed, major medical insurance takes over. If hearing aids are needed, then a well-designed hearing benefit rider will provide an allowance toward the cost (most medical plans do not cover hearing aids).

*What can a hearing aid do?*

A hearing aid is a tiny electronic device made up of one or more microphones, an amplifier and a receiver that increases specific frequencies in order to amplify and deliver sound to the ear and assist in intelligibility and communication. Hearing aid amplification technology includes digital processing, to give the best sound quality with the lowest distortion. Assisted listening devices may be an alternative or complement to hearing aids and include hearing-aid-compatible cell phones, telephone amplification systems and wireless TV listening systems.

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