

POSITION STATEMENT

TITLE: HEALTH INSURANCE - AUDIOLOGY SERVICES

ISSUE:

Private Health Insurance Funds currently pay some, varying, benefits in respect of some audiology services. The level of benefits generally is inadequate.

The ability to acquire available audiology services which assist the Deaf and hearing impaired to hear must be available to all persons who are Deaf or have a hearing impairment, not just those who have sufficient financial resources and those eligible for the government's hearing services program.

In addition to low-income earners, there are others who would value higher private health insurance benefit levels or more affordable health insurance. For example, a family that includes a Deaf parent incurs greater overall costs and, so, finds it more difficult to meet the normal costs of living, including such items as the education of the hearing children in the family.

Representations are known to have been made to the then Minister for Health and Aged Care, expressing grave concern regarding the low level of private health benefits paid for audiology assessments and hearing aid fittings, and expressing the belief that private health insurance funds are failing in their duty to their clients. The Deafness Forum has received information about clients of one Fund being refused a rebate on the grounds that they had received a Government hearing services voucher. The Fund's argument is that its rules exclude payment of a benefit where coverage is available from a third party, and they view the voucher scheme as being such coverage. The particular Fund also has been found to be inconsistent in its treatment of different clients, probably as a result of staff not always asking clients the same questions.

POSITION:

Private health insurance providers should offer benefits (with affordable premiums) that ensure all persons are able to afford needed audiology services.

COSTS OF POSITION:

RESEARCH BASIS:

APPROVED: Board, 29 October 2000

REVIEWED: 2nd NDSS October 2001 and Board 24 March 2002



DATE OF NEXT SCHEDULED REVIEW: No further review currently scheduled.