



European Federation of Hard of Hearing People

State of provision of
Hearing Aids in Europe

2018 Report

Executive Summary



Dear Reader,

We are pleased to share the report examining affordability of hearing aids provision to an individual with hearing loss in Europe.

The report is a direct result of the **ESSEN DECLARATION 2015**¹ and the need to gain a better overview of access to hearing aids in Europe. With the Declaration in mind, we have launched a survey to look closely at the evidence of how hard of hearing people in Europe are supported when it comes to obtaining hearing aids. Our main focus was on the provision of hearing aids for adults but we have included additional information related to provision for children.

The Declaration calls for European governments to guarantee access to affordable, good quality, professionally approved hearing aids, Assistive Listening Devices, as well as the training and support standards to use them successfully. It builds on the UN Convention on Rights of People with Disabilities and it stated:

For 51 million hard of hearing people in the European Union this right can be best fulfilled through state-funded provision of hearing aids and the proliferation of assistive listening devices (ALD).

What does *state-funded provision* mean in practice? In the EU, we have state-funded, universal insurance or other means of reimbursement for hearing aids. While there are different methods of receiving reimbursement, they all have something in common; they are often part of health policies endorsed by the state. In practical terms it means that all Member States need to ensure that cost is not a barrier to opportunities for hard of hearing citizens.

Provision of hearing aids is only the first basic step, we need to ensure the provision is following quality standards and the users of the services are offered follow up care including counselling. We have not looked at those additional services in this report as we have focused on reimbursement of hearing aids only. It would be advisable to compare additional services that are provided to hearing aids users.

EFHOH Board

¹ <https://efhoh.org/wp-content/uploads/2017/04/Essen-Declaration-2015.pdf>

THE FINDINGS

The service delivery varies across Europe and the responses showed some countries' health systems simple to navigate and others quite complex.

In Europe many countries have national health / insurance systems, where all citizens pay a tax towards provision of health services.

We also have countries who operate private insurance based systems, for example Belgium and the Netherlands.

In general we see in Europe a certain level of reimbursement, often covering the lower end of hearing aids fully and other, higher priced hearing aids are partially covered. This system can provide choice, control of service received for hearing aid users and have short referral /assessment times.

For the countries where there is national health with universal coverage such as the United Kingdom, hard of hearing people are not able to exercise choice of the device, even at the lower end of devices as the decision to purchase particular brands is with health managers. This system can have drawbacks with little or no choice and a 'drown-out' effect when getting through referrals and assessments.

Provision of hearing aids is only the first basic step, we need to ensure the provision is following quality standards and the users of the services are offered follow up care including counselling. Involving users in planning care and enabling them to make their own informed choices we can gain better efficiency of the health system. For this reason understanding variations across Europe as well as examples of good practice can be a catalyst for better investment in hearing care across Europe.

Varied access to hearing aids and hearing care is a cause for concern as it can present a barrier to independent living and an improved quality of life. It is positive to see some countries putting hearing care and reimbursement in high priority of national health plans but more needs to be done. It is however not acceptable when a person who needs two hearing aids receives help with 1 hearing aid only and it is also not acceptable to have a 6 months or longer wait to receive help with hearing loss.

Recent report by health economist Dr.Laurence Hartman² has made a clear case for improved hearing care access.

According to the report **the cost of untreated hearing loss in Europe is €178 Billion per year**. For every Euro that is spent in hearing care, governments get 10 Euro in return (reduced overall cost of untreated hearing loss).

Hearing care has a positive effect on quality of life at reasonable direct costs and results in net savings to society. European public health policy should consider hearing loss as one of the major concern in its action plan.

² <https://www.aea-audio.org/portal/index.php/aea-action-plan/intervention>

ACCESS TO HEARING AIDS IN EUROPE

The EU hearing aids reimbursement questionnaire – 2017

EFHOH questionnaire was sent out to all EFHOH members and other associations in the European countries. The questionnaire was returned by 17 out of 28 Member States and 1 Non-EU Member (Switzerland).

1. **Organisation and country you represent.**
2. **Is there any support in paying for hearing aids in your country? e.g. free healthcare, reimbursement, partial reimbursement etc** (Please provide as much information as possible about different ways that a hearing aid can be paid for)
3. **Is there a health insurance system in your country that pays for healthcare treatment i.e. health insurance?** [Please provide as much information as possible, and include information about whether insurance is mandatory or optional if it exists]
4. **Under the reimbursement / state support system in your country, who makes the referral?**
5. **Is the reimbursement applied at the point of purchase or you must pay full cost first?**
6. **Is there a limit in the type of hearing aid you can receive via the state support in your country?**
7. **What happens if the hard of hearing person wants a hearing aid that is not covered by state support?** [E.g. are they able to pay for it? And are they able to reclaim some of the cost?]
8. **How long must a person wait for their first hearing aid?**
9. **If your hearing worsens and requires a hearing aid upgrade, how long does this take to happen? Is the upgrade free?**
10. **What happens when a person loses or breaks the hearing aids? Can he/she get a new one without paying?**
11. **Is insurance for hearing aids in the case of theft, loss or damage available to purchase in your country? Can it be included on other insurance policies?**

THE REFERAL SYSTEMS AND GETTING FIRST HEARING AID

Country	Referral route	Healthcare system	Reimbursement rules	Pay up allowed? (reimbursement)	Choice of the HA/ solution?	Waiting time for the first hearing aid
Austria	ENT for the first medical prescription. No new medical prescription mandatory for renewal.	National Health Insurance	. € 660 for one, € 1188 for two + 20% VAT. Special provision for people working in difficult noisy environment or due to special audiological requirements : up to € 1750 for one, € 3150 for two + 20% VAT.	Yes	Yes	Up to a few weeks
Belgium	ENT	National insurance	Adults: € 671 for one, € 1329 for two. Children: € 1145 for one, € 2269 for two	Yes	Yes, providing they are on a national database	No waiting time
Czech Republic	ENT, audiologist	National Health Insurance	Maximal partial reimbursement depended on age and hearing loss: Adults limit: One HA 188 € (hearing loss of more than 80 dB). One HA 144 € (hearing loss 60-79 dB), Ones HA 100 € (hearing loss less 59 dB) only one side (second hearing aid not covered) Children: 2 hearing aids covered in similar levels as for adults	Yes	Yes with 2-3 types of HA to choose from with no trial time.	No waiting time
Denmark	ENT for hearing tests and referral. Then 2 tracks: Public health care or private health care	Public: Free of charge Private: Fixed amount for reimbursement	Public : Free of charge Private: (2018 rate): Reimbursement 1st ear: 552 € 2 nd ear: 318 €	Pay up often needed for the private purchase	Yes, full choice in private purchase. No. In public provision with limited choice from approved list.	Private: Short waiting time Public: Between 2-28 months. Average waiting time: 1 year and 2 months.

Country	Referral route	Healthcare system	Reimbursement	Pay up allowed?	Choice of the HA/ solution?	Waiting time for the first hearing aid
Germany	<ul style="list-style-type: none"> family doctor referral to the Hearing Aid Acoustition (Hörakustiker) Self referral to the Hearing Aid Acoustition (Hörakustiker) ENT for the first medical prescription, no new prescription needed for renewal. 	National insurance	<p>1. Maximum reimbursement applied at the point of purchase</p> <ul style="list-style-type: none"> - for Moderate Hearing Loss: € 734 - for Severe Hearing Loss: € 787 <p>Subsequently full reimbursement upon application possible</p> <p>2. reimbursement in private sector depends on individual contract</p>	Yes	Yes	No waiting time
Greece	ENT	Social security	€ 450 for one, no coverage for two	Yes	Yes	Up to a few weeks
Hungary	Self-referral to hearing dispenser or audiologist	Social security	70% reimbursement on devices on approved list	Yes	Yes	No waiting time
Italy	GP, self-referral to audiologist	National insurance	€ 640 per ear (at 65dBHL avg Hearing Loss). For loss of hearing due to working conditions, provided free of charge (35db)	Yes	Yes	No waiting time
Ireland		Social security	€ 500 Euros per ear	Yes	No information	No information
Luxemburg	ENT	National Insurance	<p>For one ear: Class 1: 800 €, Class 2: 1.000 €, Class 3: 1.200 €.</p> <p>For two ears: Class 1: 1440 €, Class 2: 1.800 €, Class 3: 2.160 €.</p> <p>Class defined by National Audiology Expertise Group (Service de Audiophonologique)</p>	Yes	Yes	No waiting time
Netherlands	General Practitioner or self-referral to hearing aid professional	Mandatory health insurance	<p>Patient contribution is between 0% to 25% towards reimbursement the insurance pays the rest.</p> <p>Private market (outside national protocol) – no reimbursement</p> <p>Children free</p>	yes	Yes, providing they are on approved national database	Around 7 days

Country	Referral route	Healthcare system	Reimbursement	Pay up allowed?	Choice of the HA/ solution?	Waiting time for the first hearing aid
Norway	ENT refers for new hearing aids	National Health Insurance	Government covers most or all of the costs for almost every hearing aid for citizens with a few exceptions. Free hearing aids and accessories for hearing loss due to approved occupational injuries. Free hearing aids and accessories for under 18	Yes but in practice not needed	Yes. Almost all hearing aids are covered	Around 6 months
Poland	Audiologist / ENT	National Insurance	Adults: €160 per ear Children: € 460 per ear Extra funds available from disabled peoples fund	Yes	Yes	No waiting time
Portugal	ENT to prescribe HA Market free acoustician provides the hearing aids	National insurance	No partial reimbursement, free (100%) if government financed. Government employees can buy on free market with € 630 reimbursement per ear, every 5 years.	No	Free healthcare, no choice	Up to 1 year, private sector has no waiting time
Romania	ENT	National insurance	€ 220	Yes	Yes	30 days- 2 years
Slovenia	ENT	National Insurance	Adults entitled to 2 HA with reimbursement of €299,36- €315,12 per Hearing Aid	Yes	No if National Health provision. Yes if private	3- 6 months
Sweden	Family doctor, audiologist, hearing aid dispenser	National insurance	1: free of charge under national insurance 2: free choice (2000 SEK/€ 195 reimbursement in Skane, 3000 SEK/€ 295 in Stockholm) 3. Private purchases outside “free choice” are not reimbursed	Yes, under free choice.	Yes, in all cases.	On average 90 days Some areas have up to a year waiting list Private provision has no waiting time

Country	Referral route	Healthcare system	Reimbursement	Pay up allowed?	Choice of the HA/solution?	Waiting time for the first hearing aid
Switzerland	ENT	National insurance, private insurance	Adults: 840 CHF/€ 700 for one and 1650 CHF /€ 1409 for two Children: 1600 CHF/€ 1367 for one and 2400 CHF /€ 2050 for two and extra for batteries and repair	Yes	Yes	No waiting time
United Kingdom	GP, audiologist, ENT, self-referral in private sector both with or contract with NHS	National insurance	1. Free on NHS at lower end and with private dispenser under contact with NHS. 2.no reimbursement in private sector	N/A	None on NHS, full choice on private sector	18 weeks

AFTER THE FITTING AND FOLLOW UP

Country	Reimbursement applied at point of purchase?	Minimum length of wait for upgrade	Insurance against loss/ theft	Coverage for repairs
Austria	Yes	5 years	Private insurance	Yes, by national health insurance
Belgium	Yes	4 years	Private coverage	Private coverage
Czech Republic	Yes	5 years	No	Yes, 2 years manufacturer warranty
Denmark	Yes when buying private	4 years	Private: Private insurance Public health: Replacement free of charge	Yes
Finland	N/A	No information	Yes, for private purchase. May have to pay costs personally on national insurance system	May have to cover costs personally
France	Depending on source of reimbursement	4 years	No (optional)	Yes
Germany	Yes, for first hearing aid	6 years	Yes, some private policies also	Yes
Greece	Yes	4 years	No	Yes
Hungary	Yes	No information	No information	No information
Italy	Yes	5 years	Yes	Yes, can be part of insurance
Ireland	No information	4 years	No information	
Luxemburg	Yes	5 years	No information	Manufacturers warranty
Netherlands	Yes	5 years	Some acousticians offer their own insurance coverage for both	Yes
Norway	Yes	6 years	Yes, there is insurance. HLF has a special fund for members covering lost/ broken hearing aids replacement	Yes
Poland	Yes	5 years	No	Yes
Portugal	Usually no reimbursement at point of purchase	5 years	Lack of information	Manufacturer's warranty
Slovenia	Yes	6 years	There is an insurance but premium are high	Yes, when under warranty but may contribute 50% cost with national health provision

Country	Reimbursement applied at point of purchase?	Minimum length of wait for upgrade	Insurance against loss/theft	Coverage for repairs
Romania	Yes	5 years	No	Private insurance policies
Sweden	Yes, under free choice. None when private	4-5 years	Possible with free choice-need regular insurance. May have to pay if national insurance provided hearing aids	Depends on county
United Kingdom	N/A	3 years	Only in private sector, not applicable to NHS	Not applicable to NHS provision. Private provision is under manufacturer's warranty
Switzerland	No, refunded after purchase	6 years	Offered by hearing aid supplier or private companies	2 year guarantee, some coverage from national insurance