



**Hearing Professionals is participating with the following health insurance carriers:**

<b>Insurance</b>	<b>PCP Referral or MD RX</b>	<b>Hearing Aid Benefits</b>
AARP	RX	Follows Medicare guidelines – no benefits
Aetna*	HMO Referral/POS, EPO & Open Access RX	Varies – verification of benefits required MD State Employees – Up to \$1000 per ear every 36 months
Alliance/One Net PPO*	RX	Varies – verification of benefits required
APWU	RX	Varies – verification of benefits required
BCBS FEP*	RX	Up to \$1000 per ear every 36 months
Carefirst BCBS*	HMO Referral/ POS, PPO & Open Access RX	State Employees – Up to \$1000 per ear every 36 months Other – verification of benefits required
Cigna*	HMO Referral/ POS, PPO Rx	Varies – verification of benefits required
Department of Labor/OWCP	Auth required for services & hearing devices	100% benefit for device & supplies when approved
GEHA*	RX	Varies – verification of benefits required
IWIF	Auth required for services & hearing devices	100% benefit for device & supplies when approved
Mailhandlers*	RX	Follows Medicare guidelines when supplement to Medicare – no benefit
MAMSI*	RX	Varies – verification of benefits required
MDIPA*	Referral unless MDIPA Preferred	Varies – verification of benefits required – State employees up to \$1400
Medicare	RX	No Benefits
NALC*	RX	Varies – verification of benefits required
Optimum Choice*	Referral unless OCI Direct	Varies – verification of benefits required- State employees up to \$1400
PHCS*	RX	Varies – verification of benefits required
Tricare/Healthnet Services	RX	Benefits available
United Healthcare*	RX	Varies – verification of benefits required MD State Employees – Up to \$1000 per ear every 36 months

\*Per carrier’s policy reimbursement is only made for a standard unit, any dollar amount above the cost of a standard unit is the responsibility of the member/patient.

Financing is available through CareCredit. (Care Credit is a convenient, low minimum monthly payment plan designed to pay for healthcare and medical devices)