

FEBRUARY 2012 LOOPING AND UNITED HEALTH CARE

PERSONAL EXPERIENCE:

Jim Wooll summarized his personal experience with COSTCO and his Kirkland brand BTE aids as not perfect, but cited two satisfactory incidents where his aids had malfunctioned. One situation occurred while on vacation and he was able to obtain resolution at an out-of-town COSTCO hearing center. One was in the warranty period and the other after expiration of the warranty but both resolved without cost. In one instance the malfunctioning aid was replaced by a new aid.

UNITED HEALTH CARE ANNOUNCED A NEW HEARING AID PROGRAM:

- UnitedHealth Care (UNC) is the first insurer to announce it will sell low-cost hearing aids. Their action was in answer to customers stating this was the benefit they wanted. UNC plans to offer their product both as a part of its health plan coverage as well as offering discounted hearing devices for retail sale to consumers without UNC insurance through their newly formed unit HiHealthInnovations.

Instead of the average price tag of \$2,000 to \$4,000, UnitedHealth will make hearing aids available through its Medicare managed care and prescription drug plans for no out-of-pocket cost or a co-pay of up to \$649, depending on the plan.

Consumers can take a hearing test either online or via a mobile device and, based on their specific test results, receive hearing aids by mail.

The insurer will use the media and direct mail to advertise the hearing aids, which will be priced from \$749 to \$949. It's also

considering marketing and distribution deals through large retail chains like Wal-Mart or Walgreens.

- Jim Wooll consented to investigate this new plan since his personal health care is provided by UNC and presented the following:

Hearing aids on-line

- Through Hi HealthInnovations
- Jim's Plan Coverage by UHC
 - Up to \$400/ year after deductible
 - His deductible is \$1000

Hi Innovations

- On-line Hearing test
 - On-line test taken with earphones at home-not like the sound proof booth test provided by his audiologist
 - Three constant tones – not high pitched - adjusted volume control to pinpoint hearing thresholds
 - No word recognition
 - Lifestyle questions like "Do you have trouble hearing in noisy rooms?"
- Took a complete professional test for comparison purposes. Had his wife (perfect hearing) take the on-line test and although he was able to validate the test results to some degree he strongly recommends having a complete professional test done which can be sent to Hi Innovations for use in programming the aids in lieu-of the on-line test.

Hearing Aids Available

- Hi ITC – in the canal
- Hi BTE mini – small behind the ear with open fit tube – Mild to Moderate Custom Programmed
- Hi BTE – Larger behind the ear open fit tube Mild to Moderate Custom Programmed
- Hi BTE power – Larger behind the ear for sever hearing loss requires ear mold (closed fit)

The Bundle

- One year warranty

- 45 day return
- Service via 800 number
- In the ear \$1898 (pair of two aids)
- BTE \$1498 (pair of two aids)

Jim concluded his presentation stating that the next step would be for someone to purchase aids through this program and report on the value.

GENERAL QUESTIONS/COMMENTS FROM ATTENDEES:

The subject of Providers charging for copies of test (Audiogram) results where (1) the request was made subsequent to the test date and (2) the request was made in conjunction with a “Free Evaluation” promotion at the time the test was performed.

Providers mentioned were COSTCO (one incident), JONES (numerous incidents reporting the charge quoted was \$200-\$250) and BELTONE (one incident citing a \$50 charge). Specific details were not available at the meeting. It was mentioned that HIPPA regulations might have been violated depending on the circumstances. It is always a good idea to obtain a signed and dated copy of test results to be retained in personal medical records for reference, review and historical purposes. It was suggested that when a copy of test results is desired that it be discussed very early in the process to ascertain ahead of time (1) if the Provider will give a copy (2) what the Provider will charge for the test and/or a copy. This will provide an opportunity to exit the meeting without wasting time if the answer is not satisfactory. Specific details should include the date of the incident, correct name of the Provider, correct name of the person making the statement(s) and the circumstances.

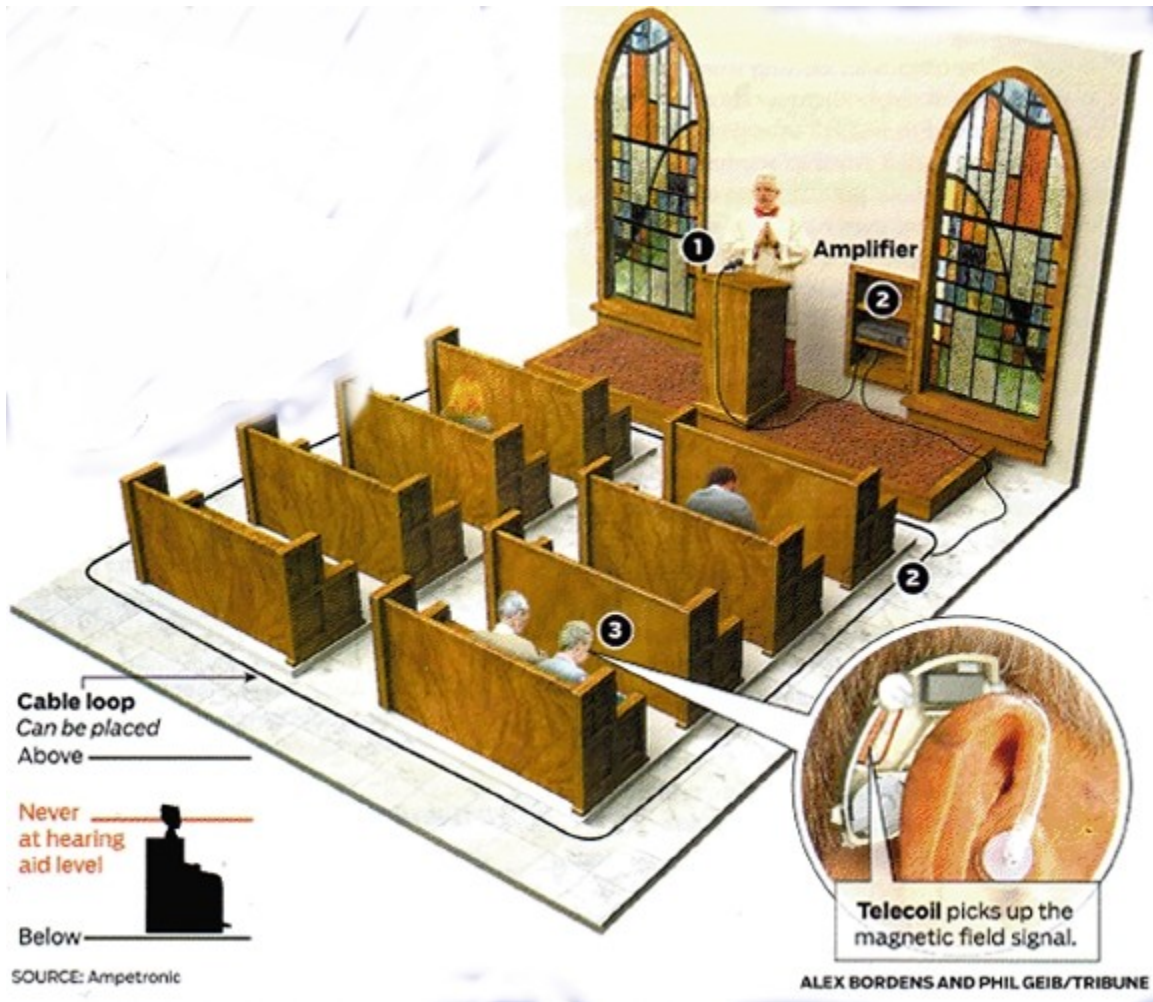
LOOPING IN THE NEWS:

- [David G. Myers](#), a professor of psychology at [Hope College](#) in Holland, Mich. said “I used to detest my hearing aids, but now that they serve this second purpose. He installed a loop in his own home and successfully [campaigned to have loops installed at hundreds of places in Michigan, including the Grand Rapids airport and the basketball arena at Michigan State University.](#)
- Loops have been installed at the [ticket windows of Yankee Stadium and Citi Field](#), at the Apple store in SoHo and at [exhibits and information stations at Ellis Island, the Metropolitan Museum of Art and the American Museum of Natural History.](#) [Even in the New York subway system.](#)
- Loops are being placed in about [500 fare booths, in what will be the largest installation in the United States.](#)
- Janice Lintz, head of the Hearing Access Program says It isn't about disability rights-**it's about good customer service.**

LOOPING EXPLAINED:

- RICHARD EINHORN-TRAIN STATION-U TUBE DEMO
<http://www.youtube.com/watch?v=Ahbz0VvIZF0&feature=plcp&context=C31fff3dUDOEgsToPDskl2rm-uqTCuR5v2NsVADfjD>
- JULIETTE STERKENS-CHURCH-U TUBE DEMO
http://www.youtube.com/watch?feature=player_detailpage&v=_3XoVrUjfaY&list=UL_3XoVrUjfaY

- PORTABLE UNIT EXAMPLE <http://www.youtube.com/watch?v=h9bVD0wAqeA>
- CHURCH LOOPED:

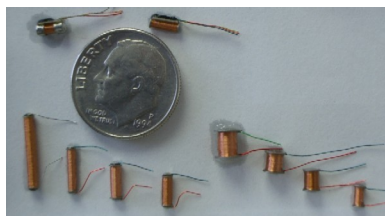


UNIVERSAL LOOPING SYMBOL:

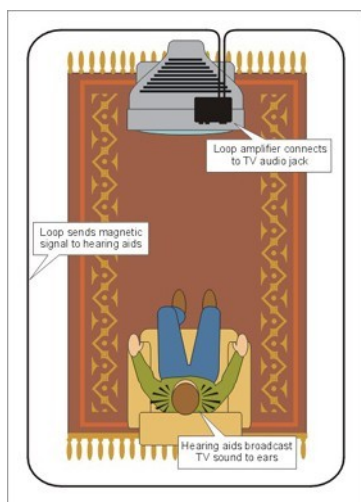
This sign (without the “T”) is displayed to indicate that accommodations are for telephones, room loops or even just indicating that neckloops or music links are available.

The sign (with the “T”) indicates that accommodations are T-coil compatible.

- TELECOILS:



- ROOM LOOP-TV:



- NECK LOOPS:

Refer to the following URL site for one vendor's display of Neck Loop options on a comparison of features/uses basis.

<http://www.tecear.com/Telecoil-Solutions-Guide.htm>

- LOOPING COSTS:

Small to Medium Size Worship Centers: \$2000 to \$8000

Large Facilities with lots of embedded steel: \$10,000 +

Room Loops: \$200-\$400

Neck Loops: \$70-\$150

AMERICAN DISABILITIES ACT (ADA) AND (ADAAA)--HEARING IMPAIRED

Signed into law in 1990 it is the world's first comprehensive civil rights law for people with disabilities. ADA represents 43 million Americans with disabilities who are entitled to equal opportunity and access to the mainstream of American life. In 2008 an amendment was passed (ADAAA) to define and broaden the scope of ADA.

ADA is at work when you see wheelchair ramps, special seating, toilet facilities, telephone and water fountain height.

More than 24 million of these covered Americans suffer from hearing loss which is the nation's number one disability.

For Americans with hearing impairment the ADA law states:
"Assembly areas with fixed seating where audible communications are integral to the use of the space must have a permanently installed assistive listening system if they accommodate at least 50 persons, or if they have audio-amplification systems. The minimum number of receivers to be provided shall be equal to 4 percent of the total number of seats, but in no case less than two."

Under the Federal mandate assistive listening equipment must be provided free of charge and some of the affected areas include meeting rooms, public schools, courtrooms, state and local legislative

hearing rooms and local, state and federal meeting areas, theaters, museums, convention centers and nursing homes.

ADA/ADAAA is **complaint driven law** meaning the disabled must be aware of their rights and **must request** assistive listening equipment for the law to be effective. **If equipment is not provided** filing a **civil law-suit** against the facility for non-compliance is an **option**.

ADA Accessibility Guidelines for Buildings and Facilities **(ADAAG-A4.33.7) Types of Listening Systems.**

An assistive listening system appropriate for an assembly area for a group of persons or where the specific individuals are not known in advance, such as a playhouse, lecture hall or movie theater, may be different from the system appropriate for a particular individual provided as an auxiliary aid or as part of a reasonable accommodation. The appropriate device for an individual is the type that individual can use, whereas the appropriate system for an assembly area will necessarily be geared toward the "average" or aggregate needs of various individuals. A listening system that can be used from any seat in a seating area is the most flexible way to meet this specification. Earphone jacks with variable volume controls can benefit only people who have slight hearing loss and do not help people who use hearing aids. At the present time, magnetic induction loops are the most feasible type of listening system for people who use hearing aids equipped with "T- coils," but people without hearing aids or those with hearing aids not equipped with inductive pick-ups cannot use them without special receivers. Radio frequency systems can be extremely effective and inexpensive. People without hearing aids can use them, but people with hearing aids need a special receiver to use them as they are presently designed. If hearing aids had a jack to allow a by-pass of microphones, then radio frequency systems would be suitable for people with and without hearing aids. The Department of Justice's regulations implementing titles II and III of the ADA require public accommodations to provide appropriate auxiliary aids and services to ensure effective communication. See [28 C.F.R. 35.160](#), [28 C.F.R. 35.164](#), and [28 C.F.R. 36.303](#). Where assistive listening systems are used to provide effective communication, the Department of Justice considers it essential that a portion of receivers be compatible with hearing aids.

Some listening systems may be subject to interference from other equipment and feedback from hearing aids of people who are using the systems. Such interference can be controlled by careful engineering design that anticipates feedback sources in the surrounding area.

Table A2, shows some of the advantages and disadvantages of different types of assistive listening systems. In addition, the Access Board has published a pamphlet on Assistive Listening Systems which lists demonstration centers across the country where technical assistance can be obtained in selecting and installing appropriate systems. The **state of New York has also adopted a detailed technical specification** which may be useful.

Table A2

Summary of Assistive Listening Devices and Systems

COMPARISON OF LARGE AREA ASSISTIVE LISTENING SYSTEMS			
System Description	Advantages	Disadvantages	Typical Applications
<p>FM BROADCAST (40 frequencies available on narrow band transmission systems. Ten frequencies available on wideband transmission systems.)</p> <p>Transmitters: FM base station or personal transmitter broadcasts signal to listening area.</p> <p>Receiver: Pocket size with:</p> <p>a)earphone(s), or b)headset, or c)induction neck-loop or silhouette coil coupling to personal hearing aid equipped with telecoil, or d)direct audio input (DAI) to personal hearing aid.</p>	<p>Highly portable when used with body-worn, personal transmitter.</p> <p>Easy to install.</p> <p>May be used separately or integrated with existing PA-systems.</p> <p>Multiple frequencies allow for use by different groups within same area (e.g., multi-language translation).</p>	<p>Signal spill-over to adjacent rooms/ listening areas (can prevent interference by using different transmission frequencies for each room/listening area). Choose infrared if privacy is essential.</p> <p>Receivers required for everyone. Requires administration and maintenance of receivers.</p> <p>Susceptible to electrical interference when used with induction neck-loop/silhouette (Provision of DAI audio shoes and cords is impractical for public applications).</p> <p>Some systems more susceptible to radio wave interference and signal drift than others.</p>	<p>Service counters</p> <p>Outdoor guided tours</p> <p>Tour busses</p> <p>Meeting rooms</p> <p>Conference rooms</p> <p>Auditoriums</p> <p>Classrooms</p> <p>Courtrooms</p> <p>Churches and Temples</p> <p>Theaters</p> <p>Museums</p> <p>Theme parks</p> <p>Arenas</p>

			<p>Sport stadiums</p> <p>Retirement/nursing homes</p> <p>Hospitals</p>
<p>INFRARED LIGHT</p> <p>Transmitter: Amplifier drives emitter panel(s) covering listening area.</p> <p>Receivers: Under-chin or Pendant type receiver with: a) headset, or b) earphone(s), or c) induction neck-loop or silhouette coil coupling to personal hearing aid equipped with telecoil, or d) direct audio input (DAI) to personal hearing aid.</p>	<p>Unlike induction or FM transmission, IR transmission does not travel through walls or other solid surfaces.</p> <p>Insures confidentiality.</p> <p>Infrared receivers compatible with most infrared emitters.</p> <p>May be used separately or integrated with existing PA-systems.</p> <p>Can be used for multi-language translation (must use special multi-frequency receivers).</p>	<p>Receivers required for everyone. Requires administration and maintenance of receivers.</p> <p>Ineffective in direct sunlight.</p> <p>Careful installation required to insure entire listening area will receive IR signal.</p> <p>Susceptible to electrical interference when used with induction neckloop/silhouette (Provision of DAI audio shoes and cords is impractical for public applications).</p> <p>Lifetime of emitters varies with company.</p> <p>Historical buildings may pose installation problems.</p>	<p>Indoor service counters</p> <p>Meetings requiring confidentiality</p> <p>Meeting rooms</p> <p>Conference rooms</p> <p>Auditoriums</p> <p>Classrooms</p> <p>Courtrooms</p> <p>Churches and Temples</p> <p>Theaters</p> <p>Museums</p> <p>Arenas (indoors only)</p> <p>Sport stadiums (indoors only)</p> <p>Retirement/nursing homes Hospitals</p>
<p>CONVENTIONAL INDUCTION LOOP</p> <p>Transmitter: Amplifier drives an induction loop that surrounds listening area.</p> <p>Receivers: a) Personal hearing aid with telecoil. b) Pocket size induction receiver with earphone or headset. c) Self-contained wand. d) Telecoil inside</p>	<p>Requires little, or no administration of receivers, if most people have telecoil-equipped hearing aids.</p> <p>Induction receivers must be used where hearing aids in use are not equipped with telecoils.</p> <p>Induction receivers are compatible with all loop systems.</p> <p>Unobtrusive with</p>	<p>Signal spill-over to adjacent rooms.</p> <p>Susceptible to electrical interference.</p> <p>Limited portability unless areas are pre-looped or small, portable system is used (see advantages).</p> <p>Requires installation of loop wire. Installation may be difficult in pre-existing buildings. Skilled installation essential in</p>	<p>Service counters</p> <p>Ports of transportation</p> <p>Public transportation vehicles</p> <p>Tour busses</p> <p>Meeting rooms</p> <p>Conference rooms</p> <p>Auditoriums</p>

plastic chassis which looks like a BTE, ITE, or canal hearing aid.	<p>telecoil hearing aid.</p> <p>May be used separately or integrated with existing PA-systems.</p> <p>Portable systems are available for use with small groups of listeners. These portable systems can be stored in a carrying case and set up temporarily, as needed.</p>	<p>historical buildings (and may not be permitted at all).</p> <p>If listener does not have telecoil-equipped hearing aid then requires administration and maintenance of receivers.</p>	<p>Classrooms</p> <p>Courtrooms</p> <p>Churches and Temples</p> <p>Theaters</p> <p>Museums</p> <p>Theme parks</p> <p>Arenas</p> <p>Sport stadiums</p> <p>Retirement/nursing homes</p> <p>Hospitals</p>
<p>3-D LOOP SYSTEM</p> <p>Transmitter:</p> <p>Amplifier drives a 3-D mat that is placed under the carpet of the listening area.</p> <p>Receivers:</p> <p>a) Personal hearing aid with telecoil.</p> <p>b) Pocket size induction receiver with earphone or head-set.</p> <p>c) Self-contained wand.</p> <p>d) Telecoil inside plastic chassis which looks like a BTE, ITE, or canal hearing aid.</p>	<p>Requires little, or no administration of receivers, provided most listeners have telecoil-equipped hearing aids.</p> <p>Induction receivers are compatible with all loops systems.</p> <p>May be used separately or integrated with existing PA-systems.</p> <p>Three-dimensional reception of loop signal regardless of telecoil position.</p> <p>Reduced signal spillover allows adjacent rooms to be looped without signal interference.</p> <p>3-D loop mats must be separated by 6 feet to avoid signal spillover.</p>	<p>Limited portability (areas may be pre-3-D Loop matted to facilitate portability).</p> <p>Requires installation of 3-D Loop mats. Installation may be difficult in pre-existing buildings. Skilled installation essential in historical buildings (and may not be permitted at all).</p> <p>If listener does not have telecoil-equipped hearing aid then requires administration and maintenance of receivers.</p> <p>Susceptible to electrical interference.</p>	<p>Service counters</p> <p>Ports of Transportation</p> <p>Meeting rooms</p> <p>Conference rooms</p> <p>Auditoriums</p> <p>Classrooms</p> <p>Courtrooms</p> <p>Museums</p> <p>Theme Parks</p> <p>Retirement/nursing homes</p> <p>Meetings requiring confidentiality</p> <p>Hospitals</p>

Modified from a chart published by Centrum Sound, Cupertino, California
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While ADA/ADAAA is one approach to a major problem, I believe there is a **BETTER WAY** TO ACCOMPLISH THE SAME OBJECTIVE without expensive government bureaucracy and the use of or threat of force. Entities providing the above mentioned facilities have no intention of excluding a segment of Americans so awareness, understanding and civil discourse is the better way. **Why would a church not want a portion of their members not to hear the sermon? Why would a school not want all students to hear what the teacher works hard at conveying?**

<http://www.eeoc.gov/facts/deafness.html>

<http://www.access-board.gov/adaag/html/adaag.htm#A4.33.7>

APRIL MEETING-GET READY!!!

- A LIVE PROFESSIONAL T-COIL DEMONSTRATION OF LOOPING BY SORIYA ESTES
- ANSWERS TO ALL YOUR QUESTIONS AND CONCERNS

SCHEDULE YOUR APPOINTMENT **NOW** TO GET YOUR HEARING AID T-COILS ACTIVATED FOR THIS MEETING.

- DON'T WAIT AND MISS THIS OPPORTUNITY
- IT SHOULD ONLY TAKE YOUR PROVIDER MINUTES TO DO THE ACTIVATION
- CONSIDER GETTING TWO PROGRAMS SET: ONE FOR T-COIL ONLY AND A SECOND ONE FOR T-COIL PLUS MIKE
- FOR PURPOSES OF THIS DEMONSTRATION ESTES AUDIOLOGY, AT THEIR SUN CITY MARKET LOCATION, HAS OFFERED TO INSPECT AIDS AND ACTIVATE THEM AT NO CHARGE IF THE AIDS ARE EQUIPPED WITH T-COILS. THEY MAKE