

# THE TRUTH ABOUT

Hearing Tests & Treatment With

# INSURANCE AND MEDICARE



From Harvard Medical and M.I.T. Trained Neuroscientist  
Dr. Keith Darrow, Ph.D., CCC-A, CDP



## ■ INTRODUCTORY LETTER FROM DR. DARROW

Dear Friend and Fellow Active Ager,

I am excited to present the enclosed report titled: ***The Truth About Hearing Tests & Treatment With Insurance and Medicare***. This report examines the critical importance of medically treating hearing loss and tinnitus and the significant barriers posed by [inadequate insurance coverage](#).

**“REGARDLESS OF YOUR INSURANCE BENEFITS,  
ACCESS & AFFORDABILITY ARE THE FOUNDATION OF  
EVERY TREATMENT PLAN AT Mt Hood Hearing”**

Hearing loss and tinnitus are the most prevalent neurologic conditions among older adults, and recent studies have underscored their strong correlation with the development of dementia and other neurodegenerative disorders. Despite their widespread impact, many individuals do not seek treatment due to the prohibitive costs associated with hearing aids and related treatments. This financial barrier is exacerbated by insufficient insurance coverage, leaving many without the necessary resources to address their hearing health effectively.

This report provides a thorough analysis of how science has determined that treating hearing loss and tinnitus in mid-life (40s to 60s) is the #1 lifestyle change for preventing cognitive decline and dementia; along with how to overcome financial barriers to treatment.

**Despite the resounding research and support from major medical associations, when it comes to treating hearing loss and tinnitus, most older adults are left with questions such as:**

- Who can I trust with my hearing, tinnitus, and cognitive health?
- What treatment options are available and best for my condition?
- Will my insurance cover the costs of treatment?

This report highlights the necessity of treating hearing loss promptly and effectively in order to mitigate the risk of cognitive decline. Although the benefits are clear, insurance coverage for hearing aids and related treatments is often inadequate, presenting a significant barrier for many individuals seeking to address their hearing loss and protect their cognitive health.

I hope this report will serve as a valuable resource for you, your family, and the 1.5 billion people worldwide living with hearing loss and tinnitus. Improving the health and well-being of our aging population and addressing the gaps in insurance coverage to promote preventative medicine are crucial steps in the fight against dementia.

Yours in Prevention,



**Dr. Keith Darrow, Ph.D., CCC-A**  
**Harvard Medical and M.I.T. Trained Neuroscientist**  
**Certified Dementia Practitioner**

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## INTRODUCTION

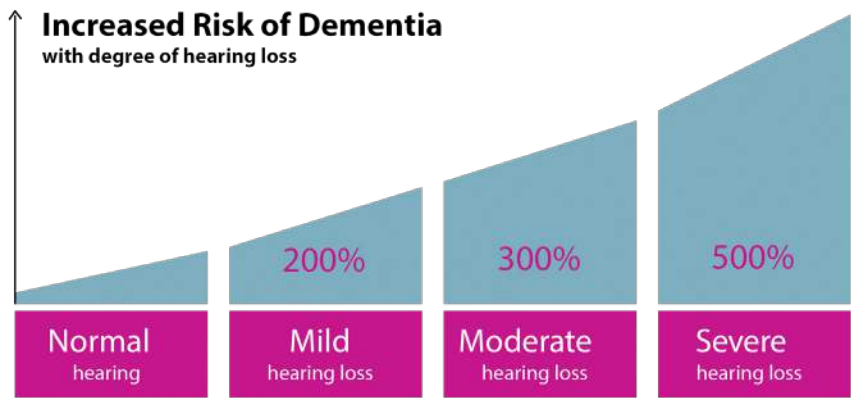
Hearing loss and tinnitus are pervasive neurologic conditions affecting nearly 73 million Americans and over 1.5 billion people worldwide. Despite their prevalence, many people do not seek treatment due to the high costs associated with hearing aids and related treatments, exacerbated by inadequate insurance coverage. This report explores the critical importance of treating hearing loss and emphasizes the cognitive health benefits and the barriers posed by insufficient insurance coverage.

## ■ UNDERSTANDING HEARING LOSS

Hearing loss and tinnitus are genetic facts of life for all older adults – simply put, the more birthdays you have, the worse you can hear (or the louder your tinnitus is). While many believe age-related hearing loss to be a problem ‘in the ear,’ the truth is, the problem is actually in your brain.

Researchers from across the globe, including the world-renowned Johns Hopkins Research Center, have found that hearing loss is a significant risk factor for developing cognitive decline and dementia. In fact, they determined that hearing loss can increase your risk of developing dementia by nearly 200-500%, depending on the severity of your hearing loss. Given the predictions of dementia rates tripling in the next 25 years, it is critical to embrace the medical treatment of hearing loss and tinnitus as your potential best bet for preventing cognitive decline.

Rates of hearing loss increase with every decade of life, affecting approximately 50% of people between the ages of 60 and 70, nearly 2 out of 3 between the ages of 70-80, and over 80% of all adults over the age of 80. Unfortunately, our genetic predisposition to age-related hearing loss is often exacerbated by regular exposure to noise (at work or for fun) and made worse by our regular intake of both prescription and over-the-counter medications.



*Summary of Data from Lin et al., 2011-2013.  
Johns Hopkins Medical Center*

## ■ IMPACT OF HEARING LOSS ON INDIVIDUALS

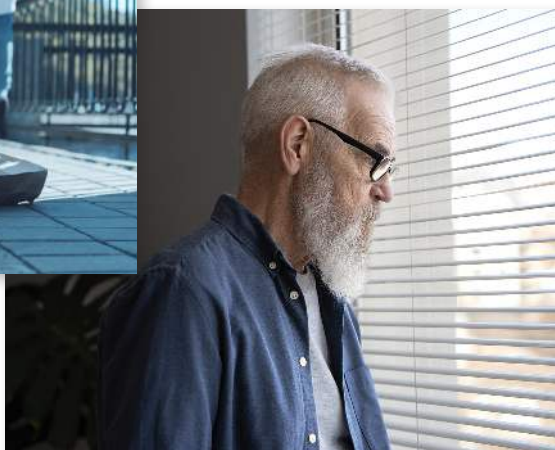
Hearing loss has far-reaching consequences beyond the inability to hear sounds clearly. Hearing loss and tinnitus have the ability to erode one's physical, emotional, social, financial, and cognitive health.

Physically, it can lead to reduced exercise, balance issues, and an increased risk of traumatic falls. The inner ear plays a crucial role in maintaining balance, and age-related damage leaves older adults at a higher risk of falls, hospitalization, and related injuries.

Emotionally and psychologically, individuals with hearing loss often experience feelings of frustration, embarrassment, and social isolation. This can result in decreased participation in social activities and a diminished quality of life. The strain of trying to hear and understand conversations can lead to fatigue and withdrawal from social interactions, further exacerbating feelings of loneliness and depression. Social isolation is also a major risk factor for cognitive decline and dementia.

Hearing loss also affects relationships and our social health. Miscommunications and misunderstandings can create tension and frustration between individuals with hearing loss and their loved ones. This can lead to feelings of resentment and isolation, impacting the emotional well-being of both parties.

Hearing loss and tinnitus can also significantly impact financial health, as untreated hearing loss often leads to higher healthcare costs and reduced earning potential due to communication barriers in the workplace.



## ■ COGNITIVE HEALTH, HEARING LOSS, AND TINNITUS

A growing body of research highlights the connection between hearing loss and cognitive decline. Studies indicate that individuals with untreated hearing loss are at a higher risk of developing dementia. One study found that mild hearing loss increased the risk of dementia by 200%, whereas severe hearing loss increased the risk by nearly 500%.

Changes in brain structure and function that accompany hearing loss and tinnitus are observed in individuals and are believed to be the link between hearing loss, tinnitus, and cognitive decline. Additionally, people with hearing loss and tinnitus tend to be less socially and physically active, which are significant risk factors for decline.



**Brain With Hearing Loss**

**Brain With Normal Hearing**

*Schematic representing the potential cerebral atrophy in an individual with age-related hearing loss.*

## ■ BENEFITS OF TREATING HEARING LOSS & TINNITUS

More important than the links between hearing loss, tinnitus, and dementia is the growing wealth of science indicating that the medical treatment of hearing loss and tinnitus is the #1 modifiable factor for preventing dementia and can slow the progression of cognitive decline and dementia.

Addressing hearing loss and tinnitus plays a crucial role in protecting cognitive health. Studies suggest that medical treatment with prescription hearing aid technology can mitigate the risk of cognitive decline and dementia, underscoring the importance of early intervention. The goal of treating hearing loss and tinnitus is to preserve the neural connections within the brain, reduce the cognitive load on the brain, and allow the brain to focus on memory and decision-making.

### **Significant Medical Benefits Include:**

- 1. Increased Social Engagement**
- 2. Increased Cognitive Function**
- 3. Reduced Risk of Dementia**
- 4. Reduced Risk of a Traumatic Fall**
- 5. Reduced and Often Eliminated Tinnitus Sounds/Experience**





## **MEDICARE DOES NOT COVER THE COST OF TREATMENT FOR HEARING LOSS & TINNITUS**

Despite the widespread occurrence of hearing loss and tinnitus, Medicare, the primary health insurance program for Americans aged 65 and older, does not cover the costs associated with prescription hearing aid technology and the ongoing medical treatment of the condition. This exclusion poses a significant barrier for many older adults who are on fixed incomes and cannot afford the high costs of treatment. The lack of coverage means that many individuals are left to deal with the debilitating effects of hearing loss and tinnitus without the necessary support and treatment.

The absence of Medicare coverage for hearing loss treatment can lead to broader health implications. Untreated hearing loss is associated with an increased risk of cognitive decline, social isolation, depression, and even falls. Seniors with hearing loss may struggle with communication, leading to a sense of frustration and withdrawal from social activities, which can further exacerbate mental health issues. The cognitive load required to understand speech in noisy environments can also strain mental resources, accelerating cognitive deterioration. Without financial assistance from Medicare, many seniors are unable to access the necessary prescription hearing aids and treatment plans that could reduce these risks.

## ■ THIRD-PARTY INSURANCE BENEFIT PLANS AND HOW THEY COMPROMISE HEARING CARE

Third-party benefit plans, often administered by insurance companies or other healthcare management organizations, are designed to manage costs and streamline the delivery of healthcare services. However, these plans frequently introduce a layer of bureaucracy that can interfere with the direct relationship between patients and their providers. By imposing formularies, pre-authorization requirements, and network restrictions, third-party benefit plans often dictate the specific treatments and medications that are covered. This significantly limits the options available to hearing healthcare providers and prevents them from prescribing the most effective treatment based on their clinical judgment and the unique needs of their patients.

Moreover, third-party benefit plans often employ cost-containment strategies that prioritize financial savings over patient outcomes. These strategies can include step therapy, where patients are required to try and fail cheaper treatments before more effective options are approved, and narrow networks that restrict access to certain hearing healthcare providers. While these measures may reduce costs for the insurer, they can compromise the quality of care that patients receive. Patients may be forced to endure ineffective treatments using traditional hearing aids (possibly even 'DIY' hearing aids), which have the potential to lead to worsened health outcomes and increased frustration. The presence of third-party benefit plans in the hearing healthcare system underscores the need for patients to find trusted hearing healthcare providers who ensure that treatment decisions are never influenced by financial considerations.



## **INSURANCE COVERAGE GAPS FOR HEARING LOSS, TINNITUS, AND OTHER ESSENTIAL HEALTH SERVICES**

The lack of insurance coverage for hearing loss and tinnitus treatment is a significant oversight in healthcare policy, similar to the gaps in coverage for vision and dental care. Despite the critical role these services play in maintaining overall health and quality of life, many insurance plans, including Medicare, do not cover the costs associated with prescription hearing aid technology and the accompanying treatments. These exclusions leave individuals to bear the full financial burden of essential treatments, which can be prohibitively expensive. As a result, many people forgo necessary care, leading to a deterioration in their health and well-being.

While the exclusion of hearing, vision, and dental care from standard insurance coverage underscores the need for comprehensive healthcare reform, this cannot be an acceptable excuse to live without care if you are attempting to actively age and make the most of your life as an older adult.

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**GREAT NEWS IN THE FOLLOWING PAGES 13-14  
WE'VE MADE TREATMENT AFFORDABLE &  
ELIMINATED THE RISK OF HEALTHCARE INFLATION!**

**...WITH NO PATIENT EVER DENIED!**

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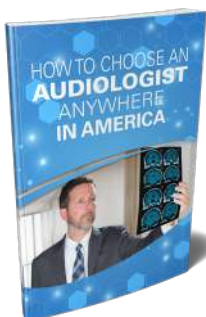
## ■ RETAIL HEARING AID SHOPS VS. MEDICAL AUDIOLOGY OFFICES FOR TREATMENT OF HEARING LOSS & TINNITUS

*“The bitterness of poor quality remains long after the sweetness of low price is forgotten.”*

– Benjamin Franklin

Retail shops and chains, including discount big-box stores, have increasingly entered the market for hearing aids, offering over-the-counter and do-it-yourself devices that are often more affordable but lack the medical treatment that guarantees medical outcomes. These retail options can be appealing due to their convenience and lower cost, making them an attractive solution for individuals who may not have insurance coverage or the financial means to afford higher-end devices prescribed by audiologists. Retail hearing aids typically come with basic features and a one-size-fits-all approach; yet, no two people have similar hearing loss and tinnitus. These retail options lack the customization and clinical oversight that comes with medical treatment, potentially leading to suboptimal outcomes for users with more complex or severe hearing issues.

On the other hand, medical hearing healthcare offices offer a comprehensive approach to hearing loss and tinnitus treatment that goes beyond simply providing hearing aids. Hearing Care Professionals conduct thorough evaluations, cognitive screenings, and offer prescription hearing aid technology that meets both your hearing and cognitive needs to hear your best, reduce tinnitus, and prevent cognitive decline. Medical treatment also includes providing ongoing support and follow-up care, which are crucial for effective long-term management of hearing loss and tinnitus. Additionally, medical hearing healthcare providers can address the broader health implications associated with hearing issues, such as cognitive decline and balance problems, offering a holistic treatment plan that includes medical interventions and rehabilitative strategies. This level of personalized care and expertise can significantly improve the quality of life for individuals with hearing loss and tinnitus, highlighting the critical role of professional hearing healthcare services in comprehensive auditory healthcare.



Learn More About our  
National Network at  
[excellenceinaudiology.org](http://excellenceinaudiology.org)

## ■ THE BENEFITS OF AFFORDABLE MONTHLY TREATMENT PLANS FOR HEARING LOSS AND TINNITUS

Affordable monthly treatment plans for hearing loss and tinnitus offer a significant advantage by making essential auditory healthcare more accessible to a broader population. These plans typically spread the cost of medical treatment over manageable monthly payments, alleviating the financial burden that often deters individuals from seeking help. By eliminating the immediate out-of-pocket expenses, these plans enable more people to access medical treatment, prescription hearing aid technology, and follow-up clinical care that goes beyond traditional retail hearing aids.

This accessibility is particularly crucial for older adults on fixed incomes and those without comprehensive insurance coverage, ensuring that financial constraints do not prevent them from obtaining the necessary treatment to improve their hearing, reduce their tinnitus, improve overall quality of life, and prevent cognitive decline and dementia. In addition to financial accessibility, affordable monthly treatment plans often include comprehensive care packages that cover not only the cost of prescription hearing aids but also ongoing support and follow-up care with your hearing healthcare provider. This holistic approach ensures that patients receive continuous, personalized care, which is vital for the effective treatment of hearing loss and tinnitus. Continuous care will optimize the treatment plan, address any emerging issues, and provide patients with updated strategies for coping with their hearing loss and tinnitus. These plans promote long-term auditory and cognitive health by fostering a strong, supportive relationship between patients and their hearing healthcare providers, ultimately leading to enhanced health outcomes.



TURN PAGE FOR DETAILS ON TREATMENT



## ■ WHAT'S INCLUDED:

- **Treatment Plan & Prescribed Technology**  
Includes the medical science, the treatment technology, and the mobile app
- **Regular Software Updates and Prescription Updates**  
Designed so you always have the best prescription customized for your needs
- **Expert Care from Excellence in Audiology Certified Professionals**  
All-inclusive access to on-site or virtual appointments with your hearing doctor
- **Any supplies, accessories, or batteries you'll need during treatment**  
No additional fees, costs, or headaches
- **Coverage for loss or damage at a significantly lower deductible**  
Our treatment plan covers your technology with a 4-year warranty
- **Yearly Cognitive/Dementia Risk Screenings**  
To track the progression of your hearing and cognitive needs
- **Price Lock Guarantee**  
So you never have to worry about the rising cost of hearing health care
- **100% Money-Back Guarantee**  
Successful Treatment is our guarantee; otherwise we part as friends

## WHY CHOOSE US: MT HOOD HEARING

At Mt Hood Hearing, we pride ourselves on offering unparalleled expertise and compassionate care tailored to each individual's unique hearing and tinnitus needs. Our team of highly trained hearing specialists are dedicated to providing comprehensive evaluations and personalized treatment plans that address the specific hearing challenges and goals of each of our patients. With access to the latest medical advancements in the treatment of hearing loss and tinnitus, including FDA-approved cognitive screenings, prescription hearing aid technology, and a thorough 7-step diagnostic evaluation, we ensure that every patient receives the most effective and up-to-date medical treatment available.

Our commitment to excellence in audiology has been recognized many times over, including being rated the highest hearing loss treatment practice in our area. We understand that hearing loss and tinnitus can profoundly impact your daily life, from communication difficulties to social isolation and cognitive decline. That's why we take a holistic approach to hearing healthcare, focusing not only on treating your hearing loss but also on addressing the associated cognitive and emotional aspects. Our multidisciplinary team collaborates to provide integrated care that encompasses auditory rehabilitation, cognitive training, and support for mental well-being. By choosing Mt Hood Hearing, you are not just receiving treatment for your hearing and tinnitus; you are gaining a partner in your journey towards better health and a more fulfilling life by preventing decline.

Moreover, our patient-centered approach ensures that you are always at the heart of our care. From the moment you walk through our doors, you will experience a warm and welcoming environment where your concerns are heard, and your needs are prioritized. We offer flexible appointment scheduling, affordable financing options for treatment, and a range of support services to make your treatment as convenient and accessible as possible. Our commitment to ongoing education and support means that we are here for you every step of the way, from initial diagnosis to long-term management. Choose Mt Hood Hearing for a trusted partner dedicated to helping you achieve the best possible hearing health and overall well-being.



**Portland's Highest Rated  
Hearing Health Care Office**



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FROM THE NEUROSCIENTIST:



**Dr. Keith Darrow, Ph.D., CCC-A**

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