

NISTRY OF SOCIAL

# Guide to Getting Hearing Aids

## Hearing Aid Subsidy Scheme

If you have hearing loss, hearing aids may be part of the solution to improve your hearing.

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# Will Disability Support Services (DSS), help pay for hearing aids?

Disability Support Services (DSS) has two types of funding available for hearing aids:

- the Hearing Aid Funding Scheme and
- the Hearing Aid Subsidy Scheme.

Depending on your circumstances and type of hearing loss, you may be able to get help from one of these schemes.

This booklet tells you about the Hearing Aid Subsidy Scheme.

You can find out about the Hearing Aid Funding Scheme in another DSS booklet disabilitysupport.govt.nz/disabled-people/supportand-services/equipment-and-aids/deaf-or-hearing-loss-equipmentfor-adults.

## The Hearing Aid Subsidy Scheme

The DSS Hearing Aid Subsidy Scheme provides \$511.11 (including GST) per hearing aid to adults who:

- are over the age of 16
- have a permanent hearing loss and need a hearing aid
- are New Zealand residents who ordinarily live in New Zealand and are not covered under the Hearing Aid Funding Scheme.

The subsidy for each hearing aid is available no more than once every six years.

The Hearing Aid Subsidy Scheme does not cover any additional costs such as hearing assessments or hearing aid fitting services that audiology clinics may charge.

Only audiologists and audiometrists who are full Members of the New Zealand Audiological Society (MNZAS) can be approved assessors and can access the DSS Hearing Aid Subsidy Scheme for their clients.

Check that your audiologist/audiometrist is a MNZAS Audiologist or MNZAS Audiometrist on the Audiological Society website – audiology.org.nz

If the clinician is not MNZAS, you will not be able to get funding support from the DSS.

If you receive financial support from either of these organisations for hearing aids, you cannot also get support from the DSS Hearing Aid Subsidy Scheme.

Depending on the cause of your hearing loss, Accident Compensation Corporation (ACC) or Veterans Affairs New Zealand may help towards the cost of your hearing aids.

## Hearing assessment and what can I expect from audiology services?

An approved assessor (a MNZAS Audiologist or MNZAS Audiometrist) will assess your hearing and suggest solutions to improve your hearing needs.

If hearing aids are part of the solution, the approved assessor will guide you through the process of getting them.

## What to expect from your approved assessor

#### 1. Assessments

They will assess your hearing and your hearing needs. They will ask about your listening needs at home, work, and socially. They will also ask about your abilities to use and wear a hearing aid.

#### 2. Recommendation

Following these assessments, hearing aids may be recommended as part of the solution for improving your hearing. If hearing aids are not recommended, you can get free advice on how to manage your hearing loss at this website: yourwaykiaroha.nz

### 3. Selection of hearing aids

They will advise you on the types of hearing aids that best meet your needs and budget. They will give you a written quote that lists the services you may expect to pay for.

### 4. Fitting

They will fit and programme your hearing aids and show you how to use and take care of them.

### 5. Trial

They will give you time to try the hearing aids to see if they work for you. If you have any problems they can adjust the hearing aids. You will probably need more than one appointment to get the hearing aids right for you. If the hearing aids still do not work for you, you can return them during the trial period. You may need to pay for the hearing aids when you take them away for trial, but you can get most of this money back if you decide not to proceed.

### 6. Final decision

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After adequately trying hearing aids, you will need to decide if the hearing aids are meeting your needs. If you want to go ahead with them, your approved assessor will apply for the DSS Hearing Aid Subsidy to help pay for them.

## Types of hearing aids and technology

Hearing aids come in a range of styles and technology levels to suit different hearing needs and personal situations. Your approved assessor will discuss the pros and cons of different styles and technologies with you, so you can make an informed decision about what hearing aid you want to try.

## Three main types of hearing aids

### Behind-the-ear (BTE) hearing aids:

- sit behind the ear with a sound tube going into the ear
- are usually larger and easier to physically manage than in-theear model

## In-the-ear (ITE) hearing aids:

- fit completely in the ear
- may be more prone to damage from moisture or ear wax, so are not suitable for people with recurrent ear infections
- are generally smaller and more fragile and can be more difficult to physically manage than behind-the-ear model

#### Receiver-in-the-canal hearing aids:

- most of the hearing aid computer is behind the ear, with a thin wire and receiver going in the ear
- the receiver can be changed if your hearing changes
- the receiver in the ear canal is prone to wax and moisture. You must be diligent at cleaning the aid and replacing the small wax filter.

**Note**, not all hearing aids styles and models have the option of rechargeability, telecoil or Bluetooth capabilities. If these features are important to you make sure you ask an approved assessor whether hearing aid recommendations include those features. An approved assessor will likely ask you what devices (e.g. mobile phone, computer) you would like to connect to the hearing aids. It is important that you discuss your listening needs with your approved assessor so that they can help you find the best solution for you.

## The different types of hearing aids

Types of hearing aids	Hearing aids features, benefits, and limitations						
Basic \$2,000 or less	<ul> <li>Suits people who usually talk to one or two people at a time (for example, at home or in a quiet setting).</li> <li>Suits people who have a quiet lifestyle.</li> <li>May not be suitable for all types of hearing loss.</li> <li>May not be as helpful as higher-range models in demanding or complex listening situations.</li> </ul>						
Mid-range \$2,000 to \$4,000	<ul> <li>Suits people who are active and encounter difficult listening conditions more often (for example, in small groups or where there is a low level of background noise, such as in a church).</li> <li>May not provide benefits in all listening environments.</li> </ul>						
High-range \$4,000 and more	<ul> <li>Suits people who have specific or complex hearing needs or who need to hear very well in challenging listening situations (for example, interacting with large groups where there is regular or disruptive background noise).</li> </ul>						



## **Over-The-Counter hearing aids**

Some Over-The-Counter (OTC) hearing aids are available in New Zealand. These may be an option for some adults aged 18 years and older with mild to moderate hearing loss.

To be able to access a subsidy for an OTC hearing aid an approved MNZAS assessor will need to fit it. Your approved assessor should also check the device is on the DSS approved list of hearing aids.

It is important to do your research beforehand – see <u>audiology</u>. org.nz/for-the-public/about-hearing-loss/over-the-counter-otchearing-aids/

## Other features (accessories)

Some hearing aids come with additional features and accessories that can improve your experience. Your approved assessor will tell you which extra features, if any, might help you with your hearing problem.

Hearing aid features include:

- the ability to work with other devices to provide better listening through a phone, TV or public sound system (such as at a theatre)
- an optional remote control so that you can adjust them without using a button on the hearing aid
- optional apps that can be downloaded onto your smartphone and used to control your hearing aids.

Not all hearing aids have these features. If they are important to you, ask your approved assessor if their hearing aid recommendations include them

## Cost of hearing aids

The style of hearing aid does not typically decide the cost of a hearing aid. The cost of a hearing aid depends on:

- · whether you need one or two hearing aids
- the situation or listening environment you want the hearing aid to improve.

#### One or two hearing aids?

If you have hearing loss in both ears, you will typically be recommended two hearing aids – one for each ear. This is because being able to hear from both ears can:

- · improve your ability to identify where sound is coming from
- help you to understand speech when there is background noise
- · offer a more balanced feeling
- · keep the pathways from the ears to the brain working.

## Further considerations for cost

The Hearing Aid Subsidy can only be used for new and replacement hearing aids purchased in New Zealand through an approved assessor.

Hearing aids are highly technical devices that require expert fitting and follow-up.

Your approved assessor will ensure you are well informed, and can choose the best hearing aids for your needs.

## **Payment/subscription options**

Different audiology clinics offer different payment and subscription options.

To find the best clinic and approved assessor for you, you may wish to ask them about the:

- costs involved in the hearing aid trial
- ongoing costs if you keep the aids
- ease of adjusting or replacing the hearing aids if your circumstances change, i.e., if you moved or changed provider, knowing if another person or provider can adjust your hearing aids
- any payment options or support with financing available, and what are the terms for these options? Consider things such as interest, fees and penalties to ensure you are aware of any extra costs. It is also worth asking whether settling the balance earlier if circumstances change is possible
- if you can get the government-funded hearing aid subsidy back if you decide not to progress with the selected hearing aid.

Not all hearing aids have these features. If they are important to you, ask your approved assessor if their hearing aid recommendations include them

To access the subsidy on your behalf, your approved assessor is required to act in accordance with the relevant legislation. This legislation is available on the Gazette website – gazette.govt.nz/notice/id/2018-go959

An audiology provider and its approved assessors are required to disclose any interest they may have in matters related to the provision of hearing aid services. This includes, but is not limited to, the decision to recommend a specific hearing aid, as it could influence the price, type, and brand of the hearing aid they suggest to you.

## Complaints: How to make a complaint or give feedback

We aim to improve our service by listening to your suggestions about how to improve service delivery and by resolving complaints, where possible.

If you have concerns about the actions of your approved assessor, you should raise this with your provider in the first instance.

If this does not resolve the issue, or you are not comfortable talking to your provider, you have the right to make a complaint to the Health and Disability Commissioner hdc.org.nz/making-a-complaint/complaint-process/

You can also provide feedback or make a complaint to DSS disabilitysupport.govt.nz/about-us/contact-us/complaints/makea-complaint-about-dss

## Warranty, repairs and guarantees

It is usual for hearing aids to need servicing from time to time. They are sensitive electronic devices that require regular care and maintenance.

Most manufacturers offer at least a 24-month warranty against any faulty parts. If the manufacturer's warranty does not cover the repair, you will need to pay for repair costs yourself. Some providers provide additional warranties on top of the manufacturer's warranty.

The warranty does not cover damage caused by moisture, wax or mistreatment, so it is important that you look after the hearing aid and keep it clean. Your approved assessor will explain how to do this and can arrange for any repairs to be done for you. It's a good idea to discuss how much the repairs might cost before you agree to them. Hearing aids supplied by providers in New Zealand should also have product guarantees (Consumer Guarantees Act 1993), which ensure they are fit for purpose, are of acceptable quality and have repair parts/services available within a reasonable timeframe. You should discuss any concerns with your approved assessor or provider, as you may be entitled to a refund or replacement.

Certain styles of hearing aids are less likely to need repairs. Discuss this with your assessor when you are deciding which style to choose.

To ensure you can get a full warranty and support for the hearing aids and that they are safe to use, the model you select must be on the DSS Approved Hearing Aid List.

Approved assessors are provided with quarterly updates of the Approved Hearing Aid List. Your assessor will check the list before ordering your hearing aids to trial.

## Insurance

It's a good idea to insure your hearing aids.

Most home contents insurance will cover hearing aids, but you may need to tell your insurer that you have bought them and update your policy.

Look after them because, if something happens to them, it is unlikely you will get another DSS subsidy to help you replace your hearing aids for another **six years**.



## **Batteries**

You will need to buy hearing aid batteries yourself. Your approved assessor can tell you the price of the batteries for the model you are considering getting.

#### **Disposable batteries**

The life of disposable batteries in your hearing aids varies according to the model of hearing aid you get and how you use them. The cost of disposable batteries can vary so it's a good idea to check the size and cost of batteries before you decide on a specific hearing aid model.

Cheap batteries may not work as well as more expensive types, and there is a risk that they will leak inside the hearing aid.

#### **Rechargeable batteries**

Some hearing aids have rechargeable batteries that can be charged overnight in a charger. Rechargeable batteries may need to be replaced every 2-3 years. Your approved assessor will send them to the manufacturer when required. There is usually a cost for the replacement battery.

## Other DSS funded support for managing hearing loss

Your Way Kia Roha provides personalised support to help manage hearing impairment – at home, at work and in social situations to eligible people. It has clinics throughout the country. Services include:

#### yourwaykiaroha.nz/hearing

yourwaykiaroha.nz/hearing/find-a-clinic/

Services provided include basic hearing evaluation, hearing needs assessment, referral, advice, community information and training and skill enhancement in adapting to life with a hearing loss.

It does not include skilled audiological or otological interventions, social support, counselling or other services that can be provided elsewhere in the community.

## Other help with costs for hearing loss

## **Disability Allowance – Work and Income**

You may be eligible for support for ongoing costs related to hearing loss through a Disability Allowance from MSD.

You don't need to be on a benefit to be eligible for a Disability Allowance, but it is income tested.

The Disability Allowance can be paid for both children under 18 years and adults who have ongoing extra costs because of a disability or illness.

While it does not cover the cost of a hearing aid itself, it can cover the ongoing hearing loss-related costs such as hearing aid batteries, regular visits to your doctor, prescriptions or travel to appointments related to ill health or disability.

More eligibility information, including the income limits can be found at workandincome.govt.nz/products/a-z-benefits/disability-allowance.html

## **Frequently asked questions**

### 1. How much will I need to pay for my hearing aids?

There is a wide range of prices and brands of hearing aids – from basic and mid-range to advanced models.

Each model has different features and benefits (see 'Types of hearing aid', page 8).

Your approved assessor will recommend the most appropriate hearing aid to suit your hearing needs and budget.

The price of a hearing aid can range from less than \$1,200 (including GST) to more than \$4,000 for more advanced models. These prices are for the actual hearing aid and do not include any service and fitting fees.

Your approved assessor will advise you on all costs and give you a written quote explaining all the services and fees involved.

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## 2. If I need hearing aids, what kind of audiology service will I receive?

Many clinics offer extended follow-up appointments as part of their package for fitting and providing hearing aids. Your approved assessor will let you know how many appointments you may need and the cost, if any, for extra appointments.

The satisfaction you can get from hearing aids depends not only on the hearing aids you select but also on the service you get from an audiology service.

#### 3. How long is the hearing aid trial for?

A trial period is important to give your brain time to adjust to new sounds.

Most clinics offer a standard trial of six to eight weeks, but a trial of two to three weeks is also common.

If you are not satisfied with the hearing aids during the trial period, tell your approved assessor so that they can adjust the hearing aids further or arrange for you to try different hearing aids.

You will get a refund on some or all of the costs you have paid if you decide not to go ahead with the hearing aids after all.

#### 4. How many hearing aids will I need?

Most people with hearing loss have reduced hearing in both ears. After your approved assessor has done their assessment, you can discuss whether one or two hearing aids would be better for you.

If your hearing loss affects both ears, you will normally get better results with two hearing aids (see page 10 for more information).

#### 5. Will all prices be the same from one clinic to another?

Prices for hearing aids and audiology services may vary. You may want to compare prices, but check that you are comparing the same model of hearing aid and/or the same services.

There may also be costs for a second opinion or to get a quote from a different assessor. A new approved assessor may want to conduct a hearing assessment to be sure they are giving you the best information about your hearing needs.

If you choose to change your audiology clinic, you can ask for your records to be forwarded to the new clinic.

#### 6. What costs might I have to pay?

Private audiology practices charge for their services. You will need to pay for the hearing aids (less the hearing aid subsidy), assessment and fitting services, hearing aid batteries and repairs.

NZAS assessors working in Health New Zealand/former District Health Board clinics don't charge for assessments.

Please refer to the section under batteries on page 14 for information on financial support options.

Ask your approved assessor to provide you with a written quote listing the services they include and their refund and repairs policy (if any). See an example of a quote in Appendix 1 on page 19.

#### What you will need to pay

- + Assessment/service fees (if any)
- + Price of the hearing aid
- Hearing aid subsidy
- = Balance you pay

## **Appendix 1: Sample quote form**

Your approved assessor will give you a quote of the costs and services you may expect from them. The quote should include the information covered in the sample form below.

Name:				Organisation:					
Date:				Clinic:					
Audiologist/Audiometrist:									
Hearing needs:									
Amplification:	Standard High po			wer Non-standard					
Specific needs:									
Recommended products/s to trial:									
		Brand	Mode		Price	No.	Total (incl. GST)		
Hearing aids/s:									
Accessories:									
Ear mould/domes	3:								
Fitting fee:									
Deposit:									
Non-refundable fee:									
Services included in fitting fee:									
Hearing aid subsidy: \$511.11 (GST included) per hearing aid									
Total cost to client:									
Ongoing costs:									
Battery size: Price/Pack:									
Standard repair charges for brand attached.									



For more information about hearing aid funding, contact DSS Hearing Aid Services Manager: Enable New Zealand

Freephone: 0800 ENABLE (362 253)

Website: enable.co.nz

## Disability Support Services



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