4100 Family Health Services

4108 Hearing Aid Loan Bank Program

1.0 Purpose
1.1 The program is established for the purpose of lending hearing aids on a temporary basis to a parent or legal guardian of an eligible child to ensure that children under the age of three (3) years will have maximum auditory input during the critical period of language learning.

2.0 Definitions
2.1 The following words shall have the meanings indicated:
   "Director" means the Director or designee of the Division of Public Health, Department of Health and Social Services.
   "Division" means the Division of Public Health, Department of Health and Social Services.
   "Eligible Child" means a child who is a resident of the State, identified by a licensed audiologist as having a hearing impairment, has no immediate access to a hearing aid, and is under the age of three (3) years.
   "Licensed Audiologist" means an individual who is licensed to practice audiology under Chapter 37 of Title 24 of this Code.
   "Loan Bank" means hearing aid loan bank.
   "Loan Period" means time periods to include initial (up to six months) and extension for additional three month periods, with required documentation.
   "Program" means the Hearing Aid Loan Bank Program.
   "Program Manager" means the program manager of the Hearing Aid Loan Bank Program.

3.0 Eligibility
3.1 A child under three (3) years of age is eligible if confirmed through:
   3.1.1 A prescription from a licensed audiologist;
   3.1.2 Birth certificate or other documentation for proof of age;
   3.1.3 Address of residence to document Delaware residency;
   3.1.4 No immediate access to another hearing aid under Medicaid, the State children’s health program or private insurance, as per insurance denial letters; and
   3.1.5 Proof of the parent or legal guardian’s inability to pay for the hearing aid based on:
      3.1.5.1 Proof of family income by review of three of the most recent consecutive pay stubs for each parent or legal guardian, using the Federal Poverty Guidelines as the reference. If such pay stubs are not available, documents as approved by program manager must be submitted.
      3.1.5.2 Documentation of insurance coverage, and/or medical assistance status.

3.2 A parent or legal guardian who borrows a hearing aid for an eligible child shall:
   3.2.1 be the custodian of the hearing aid;
3.2.2 return the hearing aid immediately to the loan bank upon the expiration of the loan period or receipt of a suitable permanent hearing aid, whichever occurs first;

3.2.3 be responsible for the proper care and use of the hearing aid;

3.2.4 be responsible for any damage to or loss of the hearing aid apart from normal wear and tear, due to the intentional or gross negligence of the parent or guardian; and

3.2.5 sign a written agreement provided by the program manager that states the term and conditions of the loan.

3.3 For a child to be eligible for one or more extensions of the initial six month loan period, a parent or the guardian of the child must show:

3.3.1 That there is no immediate access to another hearing aid under Medicaid, the State children’s health program or private insurance;

3.3.2 The child’s parent or legal guardian currently does not have the financial means to obtain immediate access to another hearing aid; and

3.3.3 Proof of making reasonable efforts to obtain immediate access to another hearing aid, such as pursuing insurance coverage for hearing aids or pursuing alternate financial assistance to cover the hearing aid; and

3.3.4 Has met initial eligibility criteria prior to age three; not to exceed two extensions during the third year of life.

4.0 Penalty for Non-Compliance

Under the Authority granted to the Department of Health and Social Services in 16 Del. C. §107, "whoever refuses, fails or neglects to perform the duties required under this chapter, or violates, neglects or fails to comply with the duly adopted regulations or orders of the Department of Health and Social Services, shall be fined not less than $100 and not more than $1,000, together with costs, unless otherwise provided by law."

7 DE Reg. 1758 (6/1/04)