



A New Way to Attract and Retain Members

Get an edge over the competition with hearing aid programs from TruHearing

Your members need more value from their health plans. You need innovative products and services that meet their demands while keeping costs in check. TruHearing's programs solve both needs.

The Opportunity

Hearing loss affects 38 million Americans and continues to grow as baby boomers reach the age where hearing loss begins to manifest. In fact, it **affects 1 in 3 people 65-75 and nearly 50% of people over 75.**

Hearing loss is a treatable medical condition. Unfortunately, the price of treatment – hearing aids – is high and health plans traditionally don't cover the costs even though most members expect their insurance to help with this healthcare issue.

Plans that address this growing and valuable market segment stand to make big gains. In fact, in the past couple of years, some **large national players have aggressively moved to add hearing aid benefits.**

TruHearing's hearing aid benefit and VAIS programs help you capture this opportunity too. And the best part is our programs are easy to implement, impactful, and low to no cost.

The Savings

You may not realize it, but untreated hearing loss in your members is likely costing your plan big money.

Hearing loss is correlated with several expensive and negative health outcomes. TruHearing helps you address these costs by making hearing aids affordable for your members. In turn, they're more likely to treat their loss and consequently avoid many high-cost health problems.

Hearing loss sufferers are 3x more likely to experience catastrophic falls

Cost to Medicare per fall:

\$13,797

Hearing loss sufferers are 2x more likely to experience depression

Yearly cost to Medicare per patient:

\$20,046

Hearing loss sufferers are 2x more likely to suffer from dementia

Yearly cost to Medicare per patient:

\$20,638

Cost of TruHearing

VAIS Programs—**\$0**

Customizable Embedded Benefits—

Less than \$.10 PMPM

See references for study citations

Programs That Fit Your Plan

Different health plans have different needs. That's why TruHearing developed three hearing aid program offerings to choose from:

TruHearing Choice Discount

A simple, value-added program that costs your plan nothing and can be implemented almost instantaneously

TruHearing Choice Allowance

All the features of Discount, but developed for plans with fixed allowances

TruHearing Select

An embedded hearing aid benefit program that costs less than \$.10 PMPM

Over 90% of customers have an improved opinion of their health plan after using TruHearing

TruHearing Choice Discount Program

A proven VAIS solution for large health plans. Features include:

- Easy to implement
- Offers members wide selection of hearing aids
- Members save 30-50% off retail (good perceived value)
- TruHearing handles program promotion and awareness
- Large, established nationwide network of providers

Best for plans that want to offer members high perceived value.

Cost to Plan = \$0

TruHearing Choice Allowance Program

A solid VAIS solution for health plans with hearing aid allowances. Includes the same features as our Discount program, plus:

- Maximization of allowed amounts for even lower OOP costs
- High perceived value to members
- Filed as a benefit

Best for plans interested in a discount offering that already have a hearing aid allowance in place (or are considering one).

Cost to Plan = \$0

TruHearing Select Copayment Program

This simple embedded benefit program provides your members with a familiar copayment structure and costs your plan very little. Features include:

- Limited selection of private-labeled hearing aids to enhance value to members
- Two hearing aid technology levels with multiple style options

- Extremely high perceived value (\$999 copayment for \$3,000 hearing aid)
- TruHearing handles program promotion and awareness
- Very little cost to your plan
- Filed as a benefit

Best for plans that want an aggressively competitive offering or plans that already offer a benefit but want to save money and not worry about utilization.

Cost to Plan = Starts at \$25 per hearing aid OR less than \$.10 PMPM

TruHearing Select Copayment Program: Sample Summary of Benefits

Hearing Aids

Provided by TruHearing. Custom-fit and programmed hearing aids are covered. Limit 2 hearing aids/devices every three years. Hearing aids must be purchased from TruHearing through in-network hearing care provider.

Copayment:

\$699 copayment per aid for standard digital hearing aid (9 channels, 3 memories), choice of multiple styles and colors

\$999 copayment per aid for premium digital hearing aid (15 channels, 4 memories), choice of multiple styles and colors

Call (800) 334-1807 to schedule a hearing exam with an in-network TruHearing provider

Find out which program is best for your plan – Contact TruHearing today!

Jarem Hallows

VP of Business Development
jarem.h@truhearing.com

(435) 862-3982

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