



ACE Newsletter

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By Kathy Fullin

United Healthcare Medicare Advantage Plan: Hearing Aid Changes

State retirees who are enrolled in the United Healthcare (UHC) Medicare Advantage plan, or those considering the plan for next year, may be affected by a UHC change in hearing aid reimbursement.

For 2020 and previous years, enrollees received \$1,000 toward one hearing aid per ear every 3 years from *any* provider (after 20% coinsurance). For 2021, and presumably in the future, hearing aids ordered from providers *outside* the UnitedHealthcare Hearing network are *not* covered.

The UHC Hearing Network consists mostly of for-profit providers such as Beltone, Elite, and Hearing Life. (There are other in-network providers, depending on location). Health care providers such as UW Health, SSM Health, Marshfield Clinic, Aurora, and Mayo Health System, are **not** part of the UHC Hearing Network.

To be clear, hearing exams with audiologists from a medical system are covered, but then hearing aids must be ordered from a UHC Hearing provider in order for the cost to be reimbursed.

This limitation seems to contradict the description of the UHC Medicare Advantage Plan in the Plan Guide 2021. “This plan is a Preferred Provider Organization (PPO) plan where you can see in- or out-of-network medical providers. Medical providers must . . . be willing to treat you and bill United Healthcare.”

ACE Board members contacted UHC and Employee Trust Funds (ETF) to learn the rationale for this change. UHC reported to ETF that members are saving money on hearing aids purchased through the network, compared to hearing aids purchased previously. UHC told ETF they have not received any member complaints.

We would encourage UHC Medicare Advantage enrollees who prefer to get their hearing aids through an audiology department of a medical clinic to contact UHC to make a formal complaint about this new limitation. You may also contact Brian Stamm, Deputy Director of the Office of Strategic Health Policy at ETF, at Brian.Stamm@etf.wi.gov

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