



Independent audiologists  
australia

# Private Health Funds Audiology & Hearing Devices

AUGUST 2021

# About Independent Audiologists Australia Inc

Independent Audiologists Australia (IAA) is an incorporated association that promotes and supports clinical practices owned by university qualified audiologists.

IAA members abide by a strict code of ethics ensuring unbiased and ethical services to their patients.

## About this guide

This guide was prepared by IAA based on publicly available information. While all care has been taken, no responsibility is accepted for any errors contained within this document.

Private Health Insurance policies are subject to change. Please contact your health fund for specific information about your policy and benefits you are entitled to.

# Why choose to consult a member of IAA?

IAA Members are university qualified audiologists who operate clinics in which they have a financial interest.

They deliver evidence-based, family centred audiological care according to the IAA code of ethics and professional practice.

You will receive:

- Impartial professional advice
- A comprehensive diagnostic audiological assessment.
- A clear explanation of all audiological results and provision of a written report (if requested).
- Evidence-based rehabilitation plans that may or may not include prescribed hearing devices.
- Hearing devices prescribed based on realistic clinical needs, auditory and cognitive ability and funding/ budgetary restrictions.
- Transparent billing of devices and services.
- Long term care of your hearing and/or balance disorder.
- Defined and transparent relationships with the hearing device industry.

# FAQ

## **Extras Cover for Hearing Aids and Audiology**

*This booklet summarises Extras cover. Information is provided as a guideline only. Check with the fund for specific information.*

*For detailed information on Extras cover, consult the IAA website*

*<https://independentaudiologists.net.au/Extras-Cover>*

## **Hospital Cover for implantation of hearing devices**

*The Australian government requires health funds to pay for implantation of hearing devices for silver and gold categories of hospital private health cover, as per the Private Health Insurance (Prostheses) Rules (No. 4) 2019. Cover is usually to the amount set by the Federal government, who revise and publish the Prosthesis List three times per year. Health funds have the option to offer cover for implantation of hearing devices as part of bronze or basic hospital schemes. As a result, individual differences between schemes and funds apply at the lower levels of cover.*

*Check with your fund, your audiologist and your surgeon as to what out of pocket expenses will apply in your case.*

*Replacement of damaged processors or upgrading to new processors does not require hospitalization and so is not automatically covered by hospital cover. Health funds typically make a decision on a case by case basis.*

*For detailed information on hospital cover, consult the IAA website*

*<https://independentaudiologists.net.au/Hospital-Cover>*

## **How frequently will health funds pay for hearing aids?**

*Most health funds will provide rebates for hearing aids on a 3-5 year cycle.*

## **Can my health fund pay directly to my provider?**

*HICAPS and ANZ Healthpay are two systems of direct pay from health funds to your provider are available for those funds that elect to participate. At present only a small number of funds participate. Information about which funds participate in direct pay can be found at the following websites:*

### [HICAPS](https://www.hicaps.com.au/Audiology)

<https://www.hicaps.com.au/Audiology>

### [ANZ Healthpay](https://www.anz.com.au/content/dam/anzcomau/documents/pdf/healthpay-fund-coverage.pdf)

<https://www.anz.com.au/content/dam/anzcomau/documents/pdf/healthpay-fund-coverage.pdf>

## **Household insurance for hearing aids?**

*Hearing aids can be listed under home insurance policies for loss and/or damage. Some funds will direct their customers to a preferred supplier when an insurance claim is lodged.*

*A request for a cash payment should be made to ensure free choice of treating audiologist.*

Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>ACA HEALTH BENEFITS FUND</b>					
1300 368 390					
<a href="http://www.acahealth.com.au">www.acahealth.com.au</a>					
Complete Extras	50% hrg test (unlimited)	80% up to \$1500	Batteries \$200yr	Aud-2mths, HA-12mths	3 Years
Extras Lite	NA	NA	NA	NA	NA
<b>AHM HEALTH INSURANCE</b>					
1300 483 448					
<a href="http://www.ahm.com.au">www.ahm.com.au</a>					
Super Extras	Ini-\$32 Sub-\$25 (up to \$450yr)	up to \$1600	Repairs \$50yr	Aud-nil, HA-12mths	3 Years
Family Extras	NA	up to \$1200	Repairs \$35yr	12mths	3 Years
Lifestyle/Black 50,60,70,70+ Extras	NA	NA	NA	NA	NA
<b>MYO AIA HEALTH INSURANCE</b>					
1800 333 004					
<a href="http://www.aia.com.au/health">www.aia.com.au/health</a>					
Active Extras	NA	up to \$300	not specified	12mths	3 Years
Lifestyle Extras	NA	60/70% up to \$300	not specified	12mths	3 Years
Enhanced Extras	70/80% up to \$200	70/80% up to \$400	not specified	12mths	3 Years
<b>AUF AUSTRALIAN UNITY (HICAPS PARTICIPATING FUND)</b>					
13 29 39					
<a href="http://www.australianunity.com.au">www.australianunity.com.au</a>					
Classic/Comprehensive Extras	NA	up to \$550	not specified	12mths	3 Years
Advanced 80% Extras	80% consult up to \$600	up to \$600	not specified	12mths	3 Years
<b>BUP BUPA HI Pty Ltd</b>					
134 135					
<a href="http://www.bupa.com.au">www.bupa.com.au</a>					
Top Extras 90	Variable - check cover	90% up to \$850	\$850 service/3yrs	12mths	3 Years
Top Extras 75	Variable - check cover	75% up to \$800	\$800 service/3yrs	12mths	3 Years
Top Extras 60	Variable - check cover	60% up to \$500	\$500 service/3yrs	12mths	3 Years
<b>CBC CBHS Corporate Health Pty Ltd (HICAPS &amp; ANZ Healthpay participating fund)</b>					
1300 586 462					
<a href="https://www.cbhscorporatehealth.com.au">https://www.cbhscorporatehealth.com.au</a>					
Advanced Extras	70% up to \$60 (\$360yr)	up to \$1600	not specified	12mths	3 Years
<b>CBH CBHS Health Fund Limited (HICAPS &amp; ANZ Healthpay participating fund)</b>					
1300 654 123					
<a href="http://www.cbhs.com.au">www.cbhs.com.au</a>					
Top	70% up to \$60 (\$360yr)	up to \$1600	not specified	12mths	3 Years
<b>CDH Benefits Fund</b>					
(02) 4990 1385					
<a href="http://www.hunterhi.com.au">www.hunterhi.com.au</a>					
Elite/Optimum Extras	NA	up to \$750	not specified	12mths	3 Years

Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>CPS CUA Health Limited</b>					
1300 499 260					
<a href="https://www.cua.com.au/health-insurance">https://www.cua.com.au/health-insurance</a>					
Total Extras	NA	up to \$800	not specified	12mths	3 Years
Classic Extras	NA	up to \$600	not specified	12mths	3 Years
75% Extras	NA	up to \$500	not specified	12mths	3 Years
<b>AHB Defence Health Ltd</b>					
1800 335 425					
<a href="http://www.defencehealth.com.au">www.defencehealth.com.au</a>					
Premier	Ini- \$82, Sub- \$62	up to \$1500	\$100 repairs	12mths	3 Years
Value	Ini- \$69, Sub- \$47	up to \$1000	\$100 repairs	12mths	3 Years
Essential	NA	NA	NA	NA	NA
<b>AMA Doctors' Health Fund (HICAPS participating fund)</b>					
1800 226 126					
<a href="http://www.doctorshealthfund.com.au">www.doctorshealthfund.com.au</a>					
Top Extras	\$60 once per yr	up to \$1600	\$50 repairs	12 months	5 Years
Essential Extras	NA	up to \$400	\$50 repairs	12 months	3 Years
Basic Extras	NA	NA	NA	NA	NA
<b>GMH GMHBA Ltd (HICAPS participating fund)</b>					
1300 446 422					
<a href="http://www.gmhba.com.au">www.gmhba.com.au</a>					
Top Extras 75% Back in Benefits	up to \$500yr	75% up to \$1500	not specified	12mths	3 Years
Mid Extras Set Benefits	Ini- \$30, Sub- \$27 (up to \$400yr)	up to \$1200	not specified	12mths	3 Years
Basic Extras	NA	NA	NA	NA	NA
<b>Frank Health Insurance (a subsidiary of GMH) - HICAPS participating fund</b>					
1300 481 506					
<a href="http://www.frankhealthinsurance.com.au">www.frankhealthinsurance.com.au</a>					
All Extras	NA	NA	NA	NA	NA
<b>FAI GU Health</b>					
1800 249 966					
<a href="http://www.guhealth.com.au">www.guhealth.com.au</a>					
Not sepecified	NA	NA	NA	NA	NA
<b>HBF Health Ltd</b>					
133 423					
<a href="http://www.hbf.com.au">www.hbf.com.au</a>					
Top 70	NA	100% up to \$700/yr	not specified	12mths	3 Years
Complete 60	NA	100% up to \$600/yr	not specified	12mths	3 Years

Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>HCF</b>					
13 13 34					
<a href="http://www.hcf.com.au">www.hcf.com.au</a>					
Top Extras	\$70	up to \$1800	not specified	12mths	3 Years
Vital Extras	\$60	up to \$1600	not specified	12mths	3 Years
<b>HCI Health Care Insurance Ltd (HICAPS participating fund)</b>					
1800 804 950					
<a href="http://www.hcilt.com.au">www.hcilt.com.au</a>					
Gold with Premier	Ini- \$50, Sub- \$40 (\$200yr)	up to \$2000	Repairs \$120yr	12mths	3 Years
Healthy Extras	Ini- \$33, Sub-\$30 (\$200yr)	up to \$1600	Repairs \$120yr	12mths	3 Years
<b>HIF Health Insurance Fund of Australia</b>					
1300 134 060					
<a href="http://www.hif.com.au">www.hif.com.au</a>					
Premium	NA	up to \$700/ear	benefit depends on	12mths	5 Years
Super	NA	up to \$550/ear	membership length	12mths	5 Years
<b>SPS Health Partners</b>					
1300 113 113					
<a href="http://www.healthpartners.com.au">www.healthpartners.com.au</a>					
Best	NA	90% to \$600	benefit depends on	12mths	3 Years
Better	NA	70% to \$400	membership length	12mths	3 Years
<b>HEA health.com.au</b>					
1300 199 802					
<a href="http://www.health.com.au">www.health.com.au</a>					
Refer to Frank Insurance	NA	NA	NA	NA	NA
<b>LHS Latrobe Health Services</b>					
1300 362 144					
<a href="http://www.latrobehealth.com.au">www.latrobehealth.com.au</a>					
Premier	\$65	up to \$1000	inc in device limit	12mths	5 Years
Premier single couples	Ini- \$40 to \$400/p; \$800/membership	65% up to \$500	inc in device limit	12mths	2 Years
Premier families	Ini- \$40 to \$425/p; \$1275/membership	65% up to \$500	inc in device limit	12mths	2 Years
Core complete	Ini- \$25to \$300/p; \$600/membership	70% up to \$500	inc in device limit	12mths	5 Years
<b>MBP Medibank Private Ltd (HICAPS and ANZ Healthpay participating fund)</b>					
132 331					
<a href="http://www.medibank.com.au">www.medibank.com.au</a>					
Top Extras 90%	NA	up to \$1200	not specified	36mths	5 Years
Top Extras 75%	NA	up to \$800	not specified	36mths	5 Years
Top Extras 60%	NA	up to \$400	not specified	36mths	5 Years
Growing/Essential/Healthy Start	NA	NA	NA	NA	NA



Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>MDH Health Fund Ltd</b>					
(03) 5023 0269					
<a href="http://www.mildurahealthfund.com.au">www.mildurahealthfund.com.au</a>					
Five Star Extras	Ini-\$42 to \$650/p \$1300/f	up to \$1000 \$1200/p; \$2400/f	not specified	36mths	5 Years
Mid Extras	Ini-\$36 to \$540/p \$1080/f	up to \$700 \$1000/p; \$2000/f	not specified	36mths	5 Years
Basic Extras	Ini-\$27 to \$390/p \$780/f	up to \$450 \$600/p; \$1200/f	not specified	36mths	5 Years
<b>OMF National Health Benefits AU</b>					
1800 148 626					
<a href="http://www.onemedifund.com.au">www.onemedifund.com.au</a>					
Comprehensive Extras	not specified	80% up to \$1500	NA	24 mths	5 Years
Extras	not specified	80% up to \$1500	NA	24 mths	5 Years
Economy Extras	NA	NA	NA	NA	NA
<b>NHB Navy Health Ltd</b>					
1300 306 289					
<a href="http://www.navyhealth.com.au">www.navyhealth.com.au</a>					
Premium	Ini- \$70, Sub- \$55	up to \$1300	Repairs \$150	12mths	3 Years
Healthy Living	Ini- \$60, Sub- \$40	up to \$900	Repairs \$150	12mths	3 Years
Budget Extras/Extras 65	NA	NA	NA	NA	NA
<b>NIB Health Funds Ltd</b>					
13 16 42					
<a href="http://www.nib.com.au">www.nib.com.au</a>					
Core and Wellbeing Extras	NA	up to \$250	not specified	12mths	3 Years
Core/Core Extras Boost/Top	NA	NA	NA	NA	NA
<b>NMW Nurses &amp; Midwives Health</b>					
1300 344 000					
<a href="http://www.nmhealth.com.au">www.nmhealth.com.au</a>					
Top Extras	\$45 up to \$1200 (1-5yrs) \$1600(5+yrs)		not specified	12mths	3 Years
Essential Extras	NA	NA	NA	NA	NA
<b>LHM Peoplecare Health Insurance</b>					
1800 808 690					
<a href="http://www.peoplecare.com.au">www.peoplecare.com.au</a>					
Premium	NA	80% up to \$1500	not specified	24mths	5 Years
High	NA	70% up to \$1000	not specified	24mths	5 Years
Mid/Simple	NA	NA	NA	NA	NA

Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>PWA Phoenix Health Fund Ltd</b>					
1800 028 817					
<a href="http://www.phoenixhealthfund.com.au">www.phoenixhealthfund.com.au</a>					
Complete Extra 70	NA	70% up to \$2000		12 mths	3 Years
Everyday 60/Kick Start 50	NA	NA	NA	NA	NA
<b>SPE Police Health</b>					
1800 603 603					
<a href="http://www.policehealth.com.au">www.policehealth.com.au</a>					
Rolling Extras	NA	up to \$1200	not specified	12mths	5 Years
<b>QCH QLD Country Health Fund</b>					
1800 813 415					
<a href="http://www.queenslandcountry.health">www.queenslandcountry.health</a>					
Premium Extras	\$50 (\$60 for report)	NA	NA	NA	NA
Essential Extras	\$35 (\$42 for report)	NA	NA	NA	NA
Better Hospital Silver Plus	up to \$2000 based on length of membership		not specified	12mths	3 Years
<b>RTE Railway &amp; Transport Health Fund</b>					
1300 886 123					
<a href="http://www.rthealthfund.com.au">www.rthealthfund.com.au</a>					
Premium Extras	\$80 (\$160 per person)	up to \$1200	\$100 repairs	24mths	3 Years
Smart Extras	\$60 (\$120 p; \$240 membership)	up to \$900	\$75 repairs	24mths	3 Years
Value Extras	NA	NA	NA	NA	NA
<b>RBH Reserve Bank Health Society Ltd</b>					
1800 027 299					
<a href="http://www.myrbhs.com.au">www.myrbhs.com.au</a>					
Extras	NA	up to \$5440 based on length of membership			5 Years
<b>SLM St. Lukes Health</b>					
1300 651 988					
<a href="http://www.stlukes.com.au">www.stlukes.com.au</a>					
Super Extras	\$40 up to \$80	up to \$1000	Allied health therapy \$1000	36mths	5 Years
Wellbeing Extras	\$38 up to \$76	NA	\$350	2 mths	NA
Starter Extras	\$36 up to \$72	NA	\$30	2 mths	NA
<b>NTF Teachers Health</b>					
1300 727 538					
<a href="http://www.teachershealth.com.au">www.teachershealth.com.au</a>					
Top Extras	\$45	up to \$1800 based on length of membership		12 mths	3 Years

Health Fund	Audiology Consult	Hearing Aids	Other Benefits	Waiting Period	Frequency
<b>NTF Teachers Health</b>					
1300 727 538					
<a href="http://www.teachershealth.com.au">www.teachershealth.com.au</a>					
Top Extras	\$45	up to \$1800 based on length of membership		12 mths	3 Years
<b>TFS Transport Health Pty Ltd</b>					
1300 806 808					
<a href="http://www.transporthealth.com.au">www.transporthealth.com.au</a>					
Top Extras	Ini- \$32, Sub- \$22	up to \$1000	not specified	24mths	3 Years
Healthy Choice Extras	NA	NA	NA	NA	NA
<b>QTU TUH Health Fund (HICAPS and ANZ Healthpay participating fund)</b>					
1300 360 701					
<a href="http://www.tuh.com.au">www.tuh.com.au</a>					
Comprehensive Extras	Ini- \$60, Sub- \$50 up to \$200/yr	up to \$2000	Repairs \$650	12mths	3 Years
Family Extras	Ini- \$70, Sub- \$60 up to \$200/yr	up to \$1200	Repairs \$400	12mths	3 Years
Everyday/Health Option/Mid Range	NA	NA	NA	NA	NA
<b>WFD Westfund Health Insurance</b>					
1300 360 701					
<a href="http://www.westfund.com.au">www.westfund.com.au</a>					
Ultimate	\$80	up to \$2000	not specified	36mths	3 Years
Advantage Pro/Esteem	\$80	up to \$1400	not specified	36mths	3 Years
Advantage/Essential	\$80	NA	NA	NA	NA



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