

# Hearing aids

Web Infoletter | July 2017

If the insured person suffers from a hearing loss that has been certified by their ear, nose and throat (ENT) specialist, health insurance can reimburse hearing aids and accessories under certain conditions and by following a predefined process.



## 5-step process

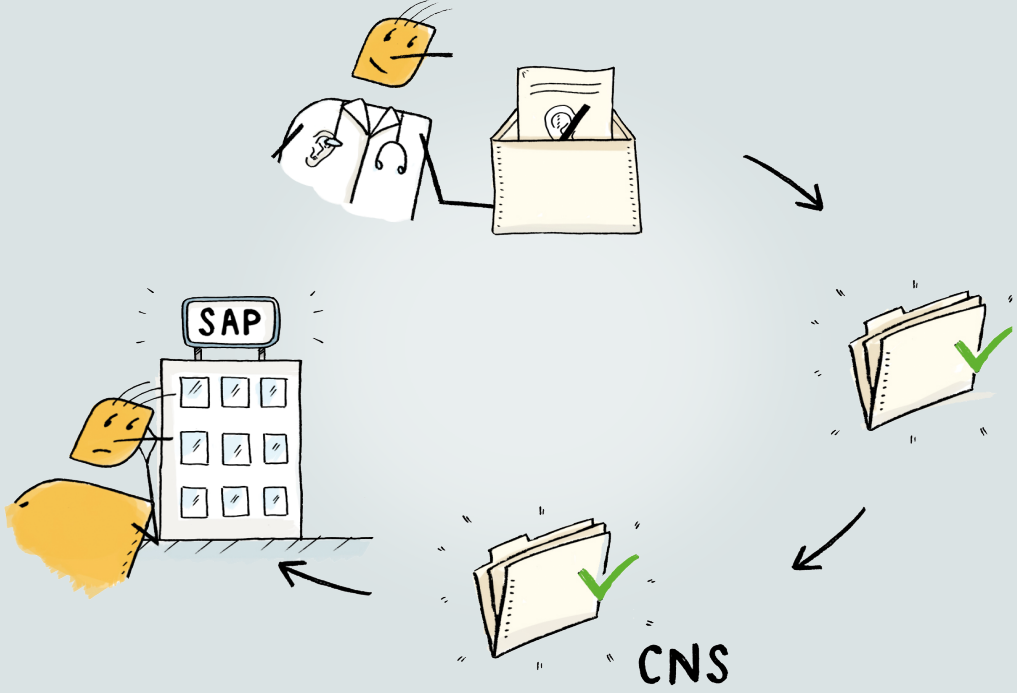
### 1) Medical prescription and the CNS coverage agreement

The insured person makes an appointment with the ENT specialist of their choice, who must certify a hearing loss that justifies the use of a hearing aid. The physician then draws up a specific medical prescription and sends it to the “Service audiophonologique (SAP) de la Direction de la Santé”.

The SAP compiles a file and sends the insured person’s medical prescription to the CNS, who then verify if a reimbursement can be granted in accordance with the conditions laid down in its statutes. A coverage agreement with the result of this verification is then sent to the SAP and the insured person.

### 2) Determining the reimbursement flat rate

After receiving the coverage agreement, the insured person will automatically be invited by the SAP to a 1st appointment. During this appointment, a hearing aid technician verifies that the CNS reimbursement conditions are met (see “Conditions”), evaluates the hearing aid requirements and determines the useful and necessary reimbursement flat rates. The SAP hearing aid technician then issues a coverage voucher indicating the determined flat rates and the amounts covered by the CNS. At the end of the appointment, the insured person is given the coverage voucher and a list of hearing aid suppliers established in Luxembourg.



### 3) Appointment with a hearing aid supplier and trial period

With the voucher issued by the SAP, the insured person visits the hearing aid supplier(s) of their choice. Several models of hearing aids may be proposed to the insured person, who should make their choice based on the form, the technical characteristics, the potential amplification and the price. Note that the supplier must propose and adapt at least one hearing aid at the price of the flat rate indicated on the coverage voucher.

The supplier will then make the necessary measurements and impressions to adapt a hearing aid. Depending on the individual’s choice, several hearing aids can be compared so that the insured can make an informed final choice. At the end of the trial period, the supplier issues a quote for the selected hearing aids and sends a copy to the SAP.

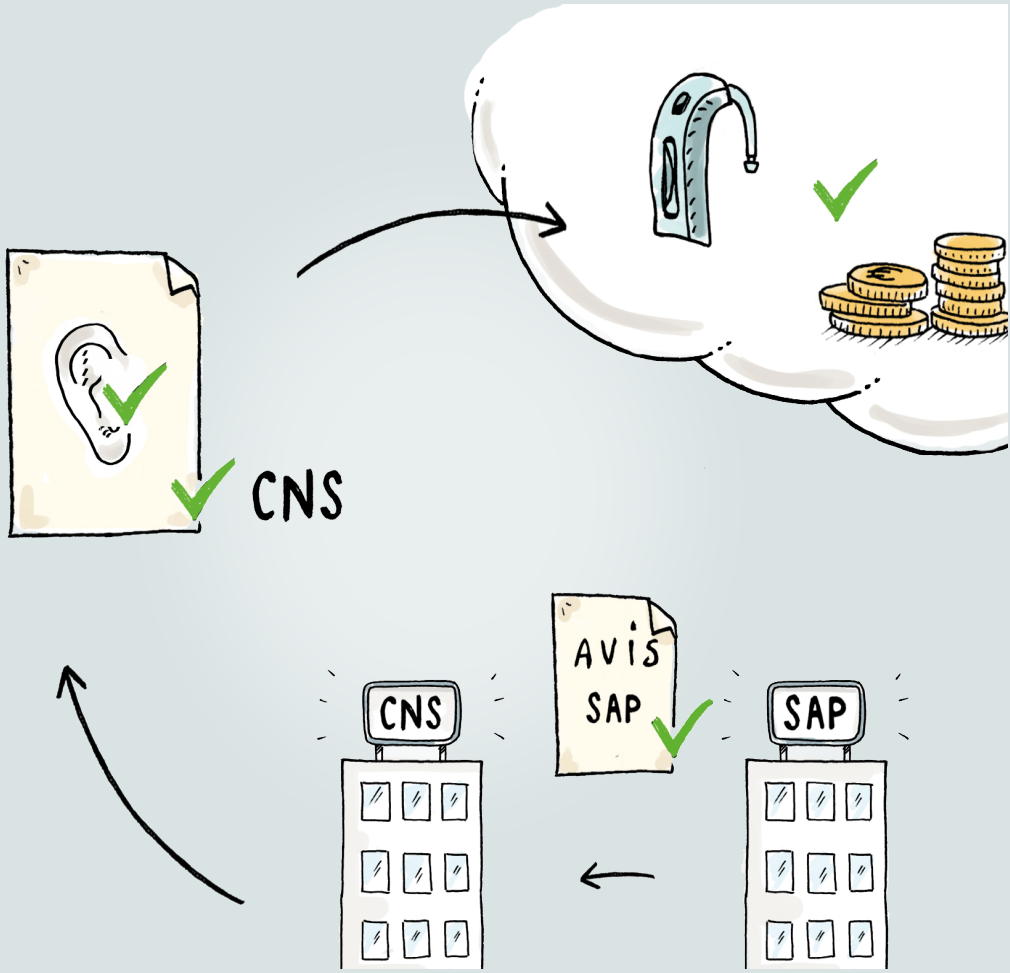
### 4) Verifying the selected hearing aids

After receiving the supplier’s estimate, the insured person is automatically invited by the SAP to a 2nd appointment. During this appointment, a hearing aid technician measures the results that are obtained with the selected hearing aids and verifies that the CNS reimbursement conditions are met (see “Conditions”). The SAP hearing aid technician then drafts an audioprosthesis opinion which is addressed to the referring ENT physician for validation. A copy of this expert opinion is sent to the insured person and the hearing aid supplier.

### 5) Prescribing physician’s validation and certificate of coverage

After receiving the hearing aid expert opinion from the SAP, the insured person must contact their ENT specialist so that it can be validated. After validation, the ENT physician returns the audioprosthesis opinion to the SAP.

As soon as the validated audioprosthesis opinion is received, the SAP relays it to the CNS who then finalise the file by sending a certificate of coverage to the insured person’s address.



## Conditions

Reimbursement of hearing aids is only granted if the following conditions are met:

- A hearing loss of at least 30 dB on at least two frequencies between 500 and 3000 Hz, or the intelligibility percentage at 65 dB decreases by at least 20 % when noise is added at 60 dB.
- The hearing aid must provide an auditive increase of at least 10 dB to the vocal index or a 10 % increase of intelligibility in speech audiometry tests. It must also have enough reserve power to cover the renewal period (5 years).
- The hearing aid must be worn at least 4 hours per day during the trial phase.
- The hearing aid must be included in the list of prostheses covered by the CNS (file B3 of the CNS statutes).

## Terms of reimbursement

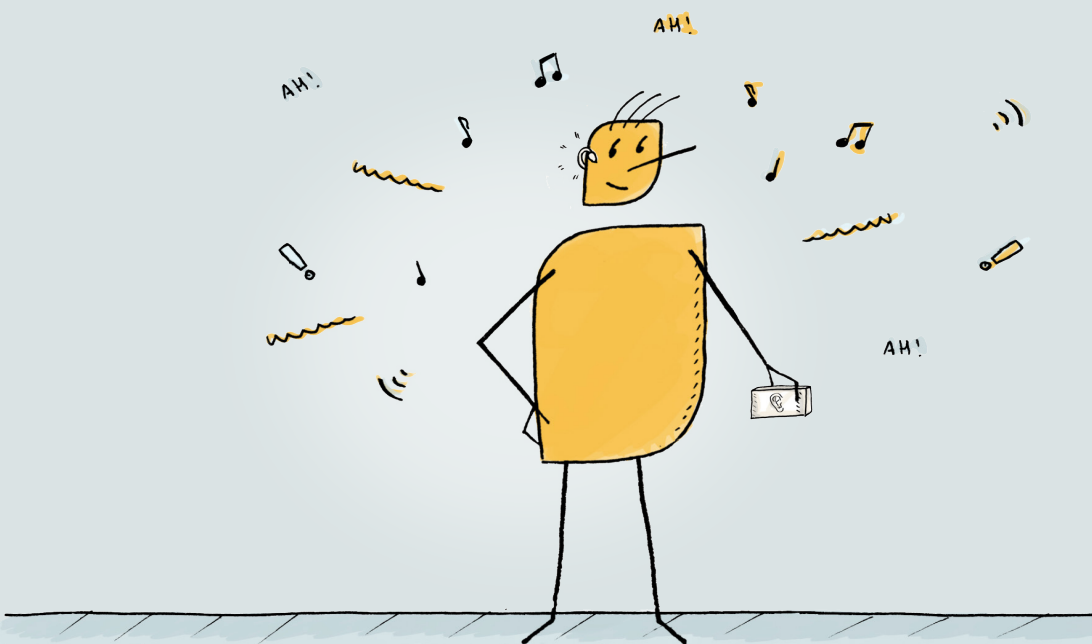
### Purchase in Luxembourg

The insured person does not need to pay the costs if the hearing aid is purchased in Luxembourg. Third-party payment is applicable in this case, i.e. the costs are directly settled between the CNS and the hearing aid supplier.

### Purchase abroad

If the insured person decides to purchase the hearing aid abroad (EU, Switzerland, Norway, Iceland or Liechtenstein), they must pay the costs upfront. The duly paid invoice with the certificate of coverage must then be sent to the CNS for reimbursement.

Attention: In accordance with European legislation, for cross-border workers, the health insurance fund of the country of residence is competent for covering healthcare and supplies provided in that country, and not the CNS. If the insured cross-border worker wishes to purchase the hearing aid in their country of residence, they must apply to the health insurance fund in their country of residence.



## Renewal periods

Renewal periods are calculated from the service date of the last covered hearing device. “Service date” means the date that the hearing aid was delivered to the insured person.

The renewal period for hearing aids is 5 years for an adult and 3 years for children and young people who are not yet 18 years old on the delivery date of the last reimbursed device.

For children and young people who are not yet 18, ear pieces are reimbursed without considering renewal periods.

The renewal period for hearing aids is not taken into account when the protected person has a 20 dB hearing loss compared to the loss that was recorded during the previous fitting. In this case, the hearing aid’s insufficiency must still be certified by the SAP.

A renewal will only be accepted if the audioprosthesis test results with the new hearing aid are at least equivalent to those obtained with the old hearing aid, or if the previous hearing aid has stopped working.

More information:

[www.cns.lu](http://www.cns.lu) > Insured person > Private life > Reimbursed services > Visual and hearing aids> **Hearing aids**