

Prescription versus Over the Counter (OTC) Hearing Aids Guide

[ASL Informational Video](#)

The Food & Drug Administration (FDA) recently created a new category of Over the Counter (OTC) hearing aids, enabling consumers with perceived mild to moderate hearing impairment to purchase hearing aids directly from stores or online retailers without the need for a medical exam, prescription, or a fitting adjustment by an audiologist. This guide provides important information for people considering OTC Hearing aids.

Hearing Evaluation: A hearing evaluation is required for prescription hearing aids and is highly recommended before purchasing OTC hearing aids. An evaluation will determine whether OTC hearing aids are a good option for you.

Cost: OTC hearing aids are not covered by insurance. Coverage for prescription hearing aids will be \$1500 per hearing aid every three years¹. Vermont State employees' coverage will start in January 2023 (including retirees), and everyone else's coverages start in January 2024.

Funding for OTC Hearing Aids: Vermont Center for Independent Living (VCIL) offers limited financial assistance through the [Sue Williams Freedom Fund \(SWFF\)](#). Vermonters working with HireAbility may also be eligible for funding.

Whichever direction you choose to obtain hearing aids, if problems arise, you must go to whoever you obtain the hearing aids from whether it's the store (retail or online) where you purchased them, manufacturer, hearing aid dispenser, audiologist, and/or ENT². If folks choose to bring OTC hearing aids to a professional or need support related to them, there will be a professional fee charged.

Prescription Hearing aids

- All ages.
- All hearing losses.
- Must be fitted by licensed professionals (hearing aid dispensers, audiologists, ENT³).
- The [Hearing Aid Bill](#) of 2022 only covers prescription hearing aids.
- [Interview](#) about the Hearing Aid Bill.

OTC hearing aids

- Over the age of 18.
- Designed for mild to moderate hearing loss.
- Available without supervision, prescription, or licensed professional.
- Self-assessment.
- FDA oversees online hearing aid dispensers and amplifier dealers who may or may not be taking advantage of individuals with hearing loss.

¹ \$1,500 may or may not be the full cost of hearing aids. A set of hearing aids can range from \$900 to \$6000 or more.

² ENT stands for Ear, Nose, and Throat doctor. They are also called otolaryngologists.

³ No referral is required for hearing aid dispensers or audiologists. Hearing aid dispensers cannot fit anyone under 18. If it's a person under 18, they must be seen by an audiologist. (ENTs don't fit hearing aids either.)

Resources:

- 1 [Text - S.670 - 115th Congress \(2017-2018\): Over-the-Counter Hearing Aid Act of 2017 | Congress.gov | Library of Congress](#)
- 2 [Over the Counter \(OTC\) Hearing Devices - Hearing Loss Association of America - HLAA](#)
- 3 [American Speech -Language-Hearing Association – ASHA](#)
 - a. <https://www.asha.org/aud/otc-hearing-aid-toolkit/otc-hearing-aid-faq/>
 - b. <https://www.asha.org/siteassets/audiology/when-to-stop-using-an-otc-hearing-aid-infographic.pdf>
- 4 [Get help with a consumer complaint - Office of the Vermont Attorney General](#)
- 5 [Consumer Complaint Coordinators | FDA](#)
- 6 [Independence Fund | OPPORTUNITIES CREDIT UNION | Fair Affordable Financing For All Vermonters \(oppsvt.org\)](#)

Starting in 2024, for Vermonters covered by health insurance marketplace plans, the cost of prescription hearing aids will be covered by insurance rather than paid out-of-pocket.

- 7 [Federal Government Approves Expanded Coverage in Vermont's Essential Health Benefits Benchmark Plan | Office of Governor Phil Scott](#)