

## Hearing Benefits are administered in one of two ways:

- **First Party Benefits** – Insurance for Major Medical includes Hearing Benefits in your basic plan. This means that the medical administrator is billing your insurance company directly for your hearing services.
- **Third Party Benefits** – Insurance company contracts with a third party source in order to administer benefits. Companies that could be contracted with your insurance carrier include (but are not limited to) TruHearing, Nations Benefits, HearUSA, Your Hearing Network, GLPN, Audionet, Start Hearing and United Health Hearing. You'll need to consult your health care plan to see how your benefits are set up. Some plans require you to only go to a clinic or Audiologists that is in network with your insurance

**AARP** – All plans (Hear USA)

**Aetna** – All Plans except Medicaid (TruHearing)

**BCBSM** – All plans except Medicaid (TruHearing)

**BCN** – All plans except Medicaid (TruHearing)

**Cignia** – All plans except Medicaid (TruHearing)

**GLPN** – Third Party

**HAP** – (Nations Benefits)

**Hear USA** – Third Party

**Humana** – (TruHearing and NationsBenefit)

**Medicare** – Part B

**Meridian Complete** – (AudioNet)\*\*

**Michigan Complete** – (AudioNet)\*\*

**Priority Health** – (TruHearing)

**Start Hearing** – Third Party

**United Health Care &  
United Health Hearing** (non- Medicaid plans)

**Your Hearing Network** – Third Party

*(others not listed - Contact ECA for details)*

Not all clinics have an Audiologist on staff and if you are a Medicare insurance plan member you must see a Medicare doctor only if you intend to use your insurance benefits for a hearing test. More specifically our Audiologists are all Medicare doctors. Some clinics do not employ Audiologists. It is important to check because you may not have benefits if you go to a clinic that sets you up with an appointment with a provider that is not an Audiologist. There are different levels of audiology degrees as well. There is a Doctor of Audiology (AuD.) and a Master of Audiology. It is important to know what level of service is available for you.

Ear Center Audiology participates in insurance plans and Third-Party Benefits companies listed (to the left).\*\* We are in network with two Michigan Medicaid plans because they contract out to a third party administrator as outlined in the example(s) described.