

# National Disability Insurance Scheme (NDIS)

## Questions and Answers for People with Hearing Impairment

By Andrew Stewart

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### Introduction

The following questions are related to hearing devices and additional technologies and services related to hearing loss and deafness.

This is not a guarantee that everything stated below will apply to you – it is an indication of what might apply based on the information I have gathered to date.

I received acceptance into the NDIS in September 2016, and as yet, have not been informed as to when a planning meeting will occur.

### Terminology

**Hearing device:** refers to a hearing aid, processor for a cochlear implant (not the implant itself), BAHA (bone anchored hearing aid) and the like.

**Assistance:** may be captioning of meetings or Auslan interpreting.

**The National Disability Insurance Agency (NDIA):** is the Federal government organisation that is running the National Disability Insurance Scheme (NDIS).

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## 1. What is the NDIS?

The NDIS is the new way of providing support to Australians with disability, their families and carers. Based on insurance principles the NDIS takes a lifetime approach and invests in people with disability early in order to improve their outcomes later in life.

The NDIS gives all Australians peace of mind that if their child or loved one is born with, or acquires, a permanent and significant disability they will get the support they need.

The NDIS supports people with disability to build skills and capability so they can participate in all areas of life, including community and employment.

## 2. Am I deaf enough to be a participant in the NDIS?

To be a participant of the NDIS, you must have severe, permanent disability.

Hearing impairment is covered by the NDIS but it must be permanent to be considered for the NDIS. The NDIS Operational Guidelines lists the conditions for which permanent impairment/functional capacity are variable and further assessment of functional capacity is generally required:

Cortical deafness, Pendred syndrome, sensori-neural hearing loss, stickler syndrome, Usher syndrome and Waardenburg syndrome

If you require hearing devices, other forms of assistive technology, assistance (e.g. captioning of meetings, hearing assistance dog), or interpreters to assist in your communication because of a hearing impairment you are encouraged to complete an NDIS access request form.

Some people who are hearing impaired are being accepted under the NDIS, as I have.

Note: If at any point you are assessed as not being eligible to become a participant in the NDIS, there is nothing to prevent you from reapplying at a later date.

## 3. What is the definition of “severe disability” regarding people with hearing loss?

The most difficult criteria to interpret in regards to hearing loss is what the NDIS will consider is a “severe disability.”

A “severe disability” is not the same as a “severe hearing loss”. So, if you don’t have access to hearing aids and/or the other technology/services listed above and there is difficulty in communicating with others you may still be eligible to access the NDIS. If there is even one area of your life (including employment, education, social participation, independence, living arrangements, health and wellbeing) where there are challenges in communicating as a result of your hearing impairment, I encourage you to apply for the NDIS.

#### **4. Will Australian Hearing still provide me with services once I have joined the NDIS?**

Yes. Australian Hearing is an approved provider under the NDIS and if you are a current Australian Hearing client, you will continue to receive the same level of hearing services regardless of whether or not you are registered for the NDIS.

Australian Hearing continues to be available to eligible clients, and eligibility will not change.

Australian Hearing will continue to be the sole provider for clients who access services via the Community Service Obligation (CSO) Program until at least the end of June 2018. At this point there is no planned transition time for these potential participants but they are welcome to apply under the new participant pathway. For information from Australian Hearing, see

<https://www.hearing.com.au/australian-hearing-and-the-ndis-what-it-means-for-you/>

#### **5. What are the general criteria for accessibility to the NDIS?**

To access the NDIS, you must live in an area where the NDIS is available. The NDIS website will provide information on when the Scheme will be accessible in your area.

<https://www.ndis.gov.au/people-disability/access-requirements.html>

Existing Commonwealth and state-based services and supports will continue until eligible people with disability start their plans with the NDIS.

An applicant must submit an access form (this is what the NDIA calls the application form) before he/she turns 65 years of age, be an Australian citizen and have a permanent disability.

#### **6. When and how do I apply?**

To obtain an access form call 1800 800 110, and if you meet their general requirements, they will either email or post the form to you (whichever you prefer).

There may also be an option to complete the form while on the phone. The potential participant can insist on a written access form and I would suggest that that would be important information to those with a hearing impairment.

Once you submit the form, the NDIA has 21 days to decide to accept your application. In this time, they may ask for more information, e.g. report form from your audiologist.

Make sure you include your last audiogram with the application and follow up if you do not receive notification about your acceptance or otherwise into the NDIS.

#### **7. How long is it after joining before I receive the benefits of the NDIS?**

The NDIS is being introduced in stages, because it's a big change and it is important to get it right and make it sustainable. Existing service users and new participants will enter the scheme progressively. You can complete an access form at any time but the process from there will

depend on your position on the long list of people who are waiting on supported plans for their disability.

I have been told there are no guarantees how long the process will be, and that some people may be looking at 1 to 2 years before a planning meeting occurs. The priority are those currently receiving State based disability services.

#### **8. What is the NDIA planner's role?**

The planning meeting is an opportunity for the planners to collect information. They then build a plan on what they believe should be included which goes to a higher delegate for approval.

Some of what happens in the system is about the planner's ability to tell your story.

Planners will not discuss or make a decision at the planning meeting about what is, or is not, to be funded because approval comes from higher managers who will consider what is reasonable and necessary for the NDIS to fund.

#### **9. What if I disagree with the NDIA planner's decision?**

If the NDIS rejects something that you have requested on your plan, and it is reasonable and necessary in your opinion, you should request a review.

This is not a complaint against the planner, but asking for the decision to be checked. It is most helpful in those instances if you are able to provide some written documentation supporting your claim. For example, a report from an audiologist listing the technical aspects of different hearing aids and why one may be more suitable than another.

It is the planner's job to assess the functional impacts of your disability and apportion appropriate funding. It's up to the person with a hearing impairment to articulate clearly what the functional impacts are. State clearly what your goals are, and the supports that will assist you to achieve those goals.

Remember, the planners are not hearing professionals, and they make mistakes from time to time. To request a review is free, and the decision is reviewed by an experienced planner.

Questioning an outcome, when necessary, will eventually help improve the whole system.

#### **10. When my plan is approved, are there specific time frames determining spending the benefits?**

The planner will provide directions about when the funds can be spent, e.g. 4 hours of assistance per week but is more likely to be provided to be spent flexibly as required, if that is what you request.

## **11. How long is the funding available for?**

The typical participants plan is funded for a twelve month period. At the end of that period a review will take place. There are exceptions where a plan may be implemented for a shorter period of time.

If your circumstances change significantly, you can ask for a review at any time.

## **12. Who will manage the funds for my plan?**

There are three ways for your plan to be managed under the NDIS

- a) NDIA will manage the funds for you and pay your invoices etc. (this option requires you to use registered NDIS service providers)
- b) Request a third party to manage your plan (that person will be from a third party organisation) or
- c) Self-manage your plan (if you choose this option you will be responsible for arranging your own supports and ensuring invoices are paid on time etc. NDIA will reimburse you after you make a claim in the online system but this option also provides the opportunity to use service providers who are not registered with the NDIA).

## **13. If I choose for the NDIA to handle my finances, what organisation can I approach to assist me?**

The list of providers are listed on the NDIS website in the Provider Section

## **14. What activities will the NDIS cover?**

Areas covered by the NDIS include employment, education, social participation, independence, living arrangements and health and well being.

The best advice is to ensure your goals (when asked) include your desire to engage more fully in community and social activities e.g: Your goals might include maintaining relationships with your broader family, or hearing the tv better. Another example is real time captioning for personal use, for volunteering, family outings, meetings etc

Keep your goals realistic, you are not going to receive 16 hours a day of real time captioning, every day of the year so think about what is reasonable.

## **15. Where do I purchase the products included in my NDIS plan?**

If you are a self-managed participant of the NDIS, under the principle of choice and control you can purchase your equipment wherever you wish, but you must provide receipts, and only claim up to the amount in your approved plan.

If you want a particular item (e.g. the top of the line hearing aid with all the bells and whistles) beyond the NDIA funding you can choose to pay the difference, or purchase an item within the cost approved by the NDIA.

If you are not a self-managed participant, you will be required to use a registered service provider for all purchases.

**16. Can I purchase an item prior to NDIA approval, and claim it back later?**

You cannot purchase an item prior to approval and then claim it back. All purchases must be made after the date of the plan and funding approval.

**17. Will the NDIS pay for hearing devices for both my left and right ears?**

Yes, whether they are hearing aids or cochlear implants, other hearing devices or a combination, if you need two devices to meet your communication requirements and an audiologist or hearing specialist has documented those requirements, the NDIA will consider the information and make a decision as to whether or not the request is reasonable and necessary.

**18. There are three main tiers of hearing aids (i3, i5, i7) - what level is covered by the NDIS?**

The NDIA is currently putting together a position paper which should provide some clarity around this question.

Regardless of what they provide, the NDIA will request an audiologist report, in which the functional impact of your hearing impairment needs to be highlighted.

**19. Is there a price list that the NDIS operates from?**

There was a price list in 2015 for assistive technologies, including hearing aids, cochlear implant processors (not the implant itself), hearing loops and similar items.

The list is no longer in use, as the NDIA decided that approach was incorrect.

Assistive technology is listed in a plan as \$1 until the participant provides a quote for the “approved” item. Once the quote is received by the NDIA, the planner will assess if that is reasonable and necessary and/or how much funding will be provided.

If the NDIA planner decides a cheaper product is sufficient, you may opt to pay the difference yourself, or get the cheaper item.

However, if you can justify to the NDIA that more expensive products are reasonable and necessary to reduce the functional limitations of your hearing impairment and there is evidence to support those products, the items are likely to be included in your plan.

Evidence required is most likely a report from your Allied health professional or your hearing care professional, for example, an audiologist, occupational therapist or Ear Nose and Throat specialist.

All assistive technology will require a quote and decisions will be made by the NDIA against whether or not the products are reasonable and necessary.

Where the price quoted is over \$10,000, two quotes will be required and a needs assessment report from an audiologist/therapist to satisfy the reasonable and necessary test.

A price listed on a website is not sufficient.

## **20. What happens if there are price increases during the term of my plan?**

If it is necessary, you can request a review of your plan due to your circumstances changing markedly and/or the assistive technology you require is different from your planned expectations.

## **21. Is the annual Australian Hearing service charge covered by the NDIS?**

Yes. If you request that this be included in your plan, and the planner agrees, the annual maintenance charge by Australian Hearing will be funded in your NDIS plan.

## **22. What other type of technology may be covered by the NDIS?**

- a. CI (Cochlear Implant processor) Mic protectors
- b. CI Replacement rechargeable batteries or disposable batteries.
- c. CI Aqua+ (for using Cochlear brand cochlear implants when swimming)
- d. Replacement drying packs for my overnight dehumidifier/drying kit
- e. Hearing Device – parts and repairs
- f. FM System
- g. Vibrating Smoke alarm
- h. Vibrating Alarm clock
- i. Home loop
- j. Bluetooth neckloop for phone/iPod

The list of technology above is not exhaustive. Any item that is deemed to be reasonable and necessary and is directly related to your hearing impairment / deafness and communication challenges can be included in your NDIS plan.

Your goals should reflect the technology you wish to request. For example, if you wish to obtain “cochlear implant Aqua+,” ensure you include a goal such as “I want to be able to maintain my involvement in water sports as a means to keep my level of health and wellbeing.”

**23. Are batteries for my hearing device covered by the NDIS?**

Yes

**24. Will my plan cover include unforeseen repairs and replacement for hearing device accessories?**

Any item identified as an unmet need at the time of the plan will be included in your plan if the item is deemed to be reasonable and necessary. One example for cochlear implant users is if the cable fails between the processor and the coil.

Typically \$150 is allocated annually for the repair and maintenance of the first hearing device and \$250 is allocated annually if two devices are utilised. If additional funds are likely to be required annually, a quote stating the cost and equipment required will assist in your presentation to the NDIA.

**25. Is real-time captioning (CART) covered by the NDIS?**

Yes, if it is considered reasonable and necessary.

**26. How much real-time captioning will I get?**

The allocation of funds will depend on each person's individual circumstances and what the NDIA considers reasonable and necessary.

**27. Is Auslan interpreting covered by the NDIS?**

Yes, if it is considered reasonable and necessary.

**28. How much Auslan interpreting captioning will I get?**

The allocation of funds will depend on each person's individual circumstances and what the NDIA considers reasonable and necessary.

**29. Is a hearing dog covered by the NDIS?**

Hearing assistance dogs may be funded. This includes the cost of some food and upkeep costs.

The dog must be an assistance dog and not a dog used for therapy only.

More information is available at:

<http://hearingdogs.asn.au/how-our-dogs-help/>

**30. What happens if my hearing device (or my remote control) is lost?**

The NDIS works on Insurance principles, so ask the NDIA for a review to seek additional support to replace your device.

**31. If I need an urgent funding review, due to mishap, can I buy a replacement prior to approval?**

An example of a mishap is if the dog eats your hearing aid and it can't be repaired, or I go fishing and my cochlear implant processor disappears into the depths of the sea.

You cannot make a purchase and then request a review or funding to cover the replacement cost. All purchases must be made after the date of the review and funding approval.

In critical instances the review can happen over the phone and be approved, if agreed, within 30 minutes.

There shouldn't be any extended delays that would delay the purchase of the replacement item.

**32. If I receive funding from Job Access – EAF – will this affect my NDIS benefits, and vice versa?**

No. Job Access or EAF currently provide eligible clients access to funding for Auslan interpreting, including remote interpreting and real time captioning up to \$6 000 per year. The Australian Government's Employment Assistance Fund will continue to provide assistance to a person with disability or their Employer for workplace modifications.

**33. Job Access / Employment Assistance Fund (EAF) shortfall - will NDIS make up the difference?**

If the EAF provided by Job Access doesn't provide enough funding for real time captioning or Auslan interpreting for work, the NDIS will provide additional funding where that is required above and beyond the EAF funding if that is considered reasonable and necessary. The NDIA will want to ensure that your employer meets their obligations, in regards to providing equitable access to services, before providing additional funding for interpreters or real time captioning.

**34. Are visits to my audiologist or Ear, Nose and Throat specialist covered by NDIS?**

No. The NDIS does not cover any visits to medical practitioners of any sort. While private health insurance or Medicare may cover the surgery costs for a cochlear implant, the NDIS will not fund any out-of-pocket expenses from visiting the hospital or specialists.

**35. Is the cost of insurance for a hearing device covered by NDIS?**

No. As an Insurance Agency, the NDIA will fund replacement of any device that fails due to manufacture fault, normal wear and tear and/or any of the occurrences you can reasonably expect to be covered by the NDIA.

In theory, private insurance should not be needed once your plan has been approved. However, unlike private insurance, the NDIS does not make any guarantees, and the rules can change at any time. It is up to you whether to continue to privately insure your hearing devices.

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## About the Author

Andrew has been hearing impaired all his life, with a progressive loss, and now wears two cochlear implants, wearing hearing aids from age 7, and implanted in 2009 and 2016. He has 9 other family members who wear hearing aids and/or cochlear implants, including both his children and all his siblings.

Andrew Stewart is qualified in electronics, and has been working for Printacall Communications Technology for over 30 years - installing, testing and commissioning Hearing Augmentation Systems.

Andrew was a key leader in the development of AS 1428.5 - 2010, the authoritative document on Hearing Augmentation in Australia.

He is also a life member of Deafness Forum of Australia (the peak body for hearing impaired people in Australia) and continues to represent them, as he has on many committees since 1998.

## Disclaimer

This is my contribution to help Deaf and hearing impaired people, and others with hearing loss, to understand the NDIS better and how it works.

The NDIS is constantly changing, so you will need to check to ensure your questions are answered by the NDIA.

This is not a legal document, and there may be errors or omissions.