14<sup>th</sup> January 2010

To the Community Affairs References Committee,

## **RE: Inquiry into Hearing Health in Australia**

I would like to add my submission to the above inquiry.

I am a 28 year old Australian that has been profoundly deaf in both ears since birth. My experience as a deaf person has been for the most part difficult, complicated, confusing and expensive.

My opinion of the hearing health system as it is today is that it is very inadequate and does not provide sufficient assistance and support to a huge number of Australian adults with a hearing impairment.

From my diagnosis as a baby up until I turned 21, myself and others like me had wonderful access through Australian Hearing Services to cover the costs of hearing aids, professional hearing services, repairs, batteries etc which was much needed during what is already a difficult time emotionally and financially for ourselves and our families.

Once I had turned 21 however I was told I had to go elsewhere for services and was not given advice on where to go or the costs involved. Since this period I have been either a full time student, unemployed on Centrelink benefits or employed earning a low income, going to and from being an eligible client of Australian Hearing or having to navigate the world of private hearing companies which don't seem to provide the same quality of service to meet my individual needs.

When I was employed, the idea of not having any assistance made me feel isolated and anxious at the thought of how I would cope if anything happened to my hearing aids or I needed services.

Recently I had a cochlear implant, and it has not been until now that I have realised the extra burden I have when it comes to insuring it or if I need repairs on it or when the time comes to upgrade the processor. I feel that adults with cochlear implants have even less support once it is implanted and it doesn't make sense that health insurance companies consider the implant a prosthetic and will cover a large part of the initial implantation and processor costs but not any future upgrades. Also it doesn't make sense that insurance companies don't regard hearing aids as a prosthetic also but as a luxury item instead and will only cover a tiny part of the cost every few years.

I currently cannot afford top level private health cover which is what I need if I want to access the minimal assistance provided. As a result, when I was implanted, my mum had to help out with some of the costs and the rest of the gap I am still paying off on my credit card. I also have to pay \$200 extra a year on top of my House & Contents insurance to get my processor insured with a specialised company. I have no idea how I am going to cover the costs when the time comes to upgrade my processor or my hearing aid.

Being a deaf adult is a struggle as it is when it comes to support in tertiary education or finding employment and competing against people with normal hearing or being included in society with

captioning on TV, DVDs or cinemas. Being a deaf adult has far more costs and stress involved than a person with normal hearing. I think it is very unfair that as a deaf adult between the ages of 21 and 65 we are overlooked and have to resort to paying outrageous prices to see a private audiologist for hearing services and paying out of pocket when we need to upgrade hearing aids or cochlear implants. I don't stop needing these services once I turn 21 and I will need these services for the rest of my life and with the current system we have in place, it seems I will be constantly struggling with the extra financial burden until I reach pension age.

I would like to see the following changes made to hearing health:

1. Hearing health is neglected in its current portfolio, it should be moved from the Ageing portfolio in the Federal Government to the Health portfolio, alongside eye health.

2. Subsidised government services should be made available through Australian Hearing Services to people between the ages of 21 and 65 if they are on a low income, unemployed, full time students, or part time students. In Australia there is currently no help for these people in affording hearing aids, implants and other hearing health services.

3. Former child clients of Australian Hearing who are not unemployed, students, or on low incomes should not be suddenly cut off from services of Australian Hearing. They should be able to pay for services to stay on at Australian Hearing with their audiologist.

4. Insurance companies should cover hearing aids and cochlear implants if they are lost or broken. Currently most insurers will not cover a cochlear implant processor, which is \$8,000 to replace, and crucial to the quality of life of people who need them.

5. Private health insurance companies should cover all or most of the cost of hearing aids and cochlear implants when they need to be upgraded every few years. It is important that deaf people have access to improved technology and have the opportunity to be able to hear as best as they can.

6. All hearing aids, cochlear implants and other hearing health aides should be able to be claimed as a tax deduction once someone starts work. Currently you can't claim expensive hearing aids as a tax deduction.

Thank you for reading my submission, I hope that the government recognises from the inquiry that the current system is grossly unsatisfactory and does not meet our needs, and how vital it is for these recommendations to be implemented into our health system.

Yours sincerely,

Jodie Banks