



WA CARES CONVERSATIONS

Getting Help with Hearing Loss

August 6, 2024



What we'll cover

Host

Kristen Maki (she/her)
Community Relations & Outreach
Program Manager, WA Cares Fund

Agenda

- Introductions & opening poll
- Panelist remarks
- WA Cares Fund overview
- Audience Q&A

Panel

Becky Montgomery, Hearing Loss
Association of America - Washington

Cheri Perazzoli, Hearing Loss Association
of America - Washington

Berle Ross, Office of the Deaf and Hard
of Hearing, Department of Social and
Health Services

Elizabeth Luttrell, Office of the Deaf and
Hard of Hearing, Department of Social
and Health Services

Webinar recording and slides will be available at wacaresfund.wa.gov/webinars.

Hearing Loss Association of America— Washington State

Helping people with hearing loss thrive

Becky Montgomery

Cheri Perazzoli



Hearing Loss is Common

- Almost 73 million people in the U.S.
- **Approximately 1.6 million Washingtonians**
- Twice as common as cancer and diabetes
- Most common disability for veterans
- Affects all ages and demographics

The cost to Washington State for untreated hearing loss is approximately \$16 billion per year.

Hearing Loss Increases with Age

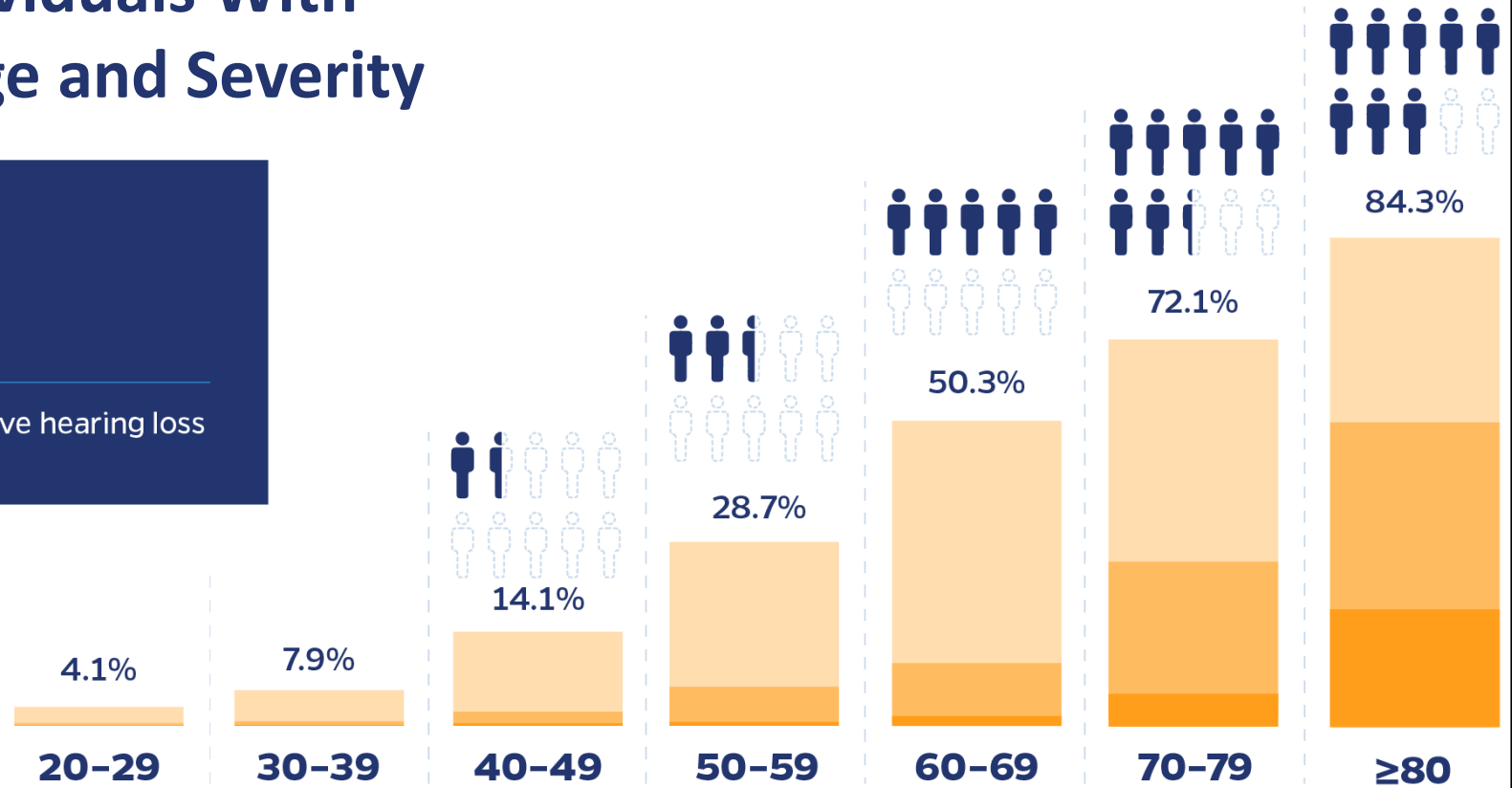
Percentage of Individuals With Hearing Loss by Age and Severity

72.9 Million

(22.2% of the Total Population)

Americans aged 20 years or older have hearing loss

 Mild
 Moderate
 Severe



Hearing Loss can be Expensive



- Hearing aids can cost between \$1000 and \$7000 per pair.
- Most hearing aids must be replaced every 3 to 7 years.
- Medicare does not cover hearing aids
- Children and adults on Washington State Medicaid receive hearing health care and hearing aids.

Hearing loss is linked to health issues



Cognitive Decline

Hearing loss can make it harder to stay intellectually stimulated and may contribute to faster brain atrophy.



Risk of Falling

Hearing loss can affect the balance center in the inner ear and awareness of hazards.



Social Isolation

Hearing loss is linked with social isolation, depression, and anxiety.

Good News!



Treating hearing loss with well-fitted hearing aids has a big impact.

- Greatly slows the risk of cognitive decline
- Reduces risk of falls
- Decreases social isolation and loneliness



Opening the world of communication to people with hearing loss by providing information, education, support and advocacy.

HLAA-Washington

Find Your Way to Thrive



ADVOCACY:

Legislation
& Policy



SUPPORT:

HOPE Meetings
Let's Loop Seattle



INFORMATION:

Resources
Communications



OUTREACH:

Community
Organizations

Advocacy – Legislative and Community

Legislative Advocacy

- Private and public insurance coverage of hearing aids
- Consumer protection laws
- Mandatory captions in telehealth appointments
- More open captions in movie theaters

Advocacy in the community

- Greater hearing access in public places
- Captions provided during emergency communications
- Promotions for hearing-friendly events

Support – Welcome to the Hearing Loss Community

Support Groups

- Online HOPE meetings every month—open to all
- In-person support groups in Renton, Bellingham, Lacey

Individual and Family Support

- Help with life adjustments and assistive technology
- Communication tips for friends and family
- Accommodations support where you work and live

Information – What you need to know

Resources

- HLAA-WA website: www.hearingloss-wa.org
- Electronic newsletter: Subscribe
- Advocacy Alerts: Help take action

Available Knowledge

- Financial aid and insurance resources
- The latest research and technology
- Hearing aids 101
- Services and support
- MORE



Outreach – Raising awareness and support

Community groups

- Senior Centers and Senior Living
- Service Organizations
- Community Events
- Places of Worship
- Schools and Colleges

Helping Organizations Help People with Hearing Loss

EDUCATION



LEGISLATION



ACCESS





www.hearingloss-wa.org

www.loopwashington.org

www.facebook.com/HLAAofWA

Washington Relay Services and Assistive Communication Technology (ACT) Program's

Presenter:

Elizabeth Luttrell, P & T Program Manager

Key points about WA Relay Services:

- ✓ Federal Mandated Program since 1993
- ✓ WA State one of the 50 certified state entities that provide relay services nationwide
- ✓ Available to the deaf, Hard of hearing and Deafblind plus the general public.
- ✓ Currently Contracted with an FCC Certified TRS provider - Hamilton Relay Services
- ✓ Free outreach services to provide awareness of WATRS

Available Service Features

- TTY (Text Telephone)
- Voice Carry Over (VCO)
- Hearing Carry Over (HCO)
- DeafBlind Service (DBS)
- Speech to Speech (STS)
- Captioned Telephone Service (CTS)
- Voice
- Spanish Relay
- Remote Conference Captioning (RCC)
- Web site: [Washington Relay: Services \(hamiltonrelay.com\)](http://hamiltonrelay.com)

Contact: Steven Peck, TRS Program Manager

Email: Steven.peck@dshs.wa.gov

How It Works

Transforming
Lives



Assistive Communication Technology (ACT)

- ✓ Assistive Communication Technology (ACT) supports auditory access through use of Telecoil or Bluetooth technology. Refers to equipment that can eliminate background noise and acoustics to help improve the usability of hearing aids and cochlear implants.
- ✓ ACT can be used for conferences, courtrooms, and classrooms. ACT can be used for individual, group and public meetings.
- ✓ Individuals without hearing aids and have a mild hearing loss can use devices available by using a FM receiver with headphones.

ACT website information: <https://www.dshs.wa.gov/altsa/odhh/assistive-communication-technology-act-program>. Contact Steven Peck at Steven.peck@dshs.wa.gov.

1. Telecoil & Bluetooth Technology
2. Portable Loop Systems
3. FM Systems
4. Other Assistive listening Devices.

Types of ACT equipment available



Portable Loop



Williams AV FM System



Pocket Talker



Phonak
Roger's Pen



Williams AV FM



How the WA Cares Fund works

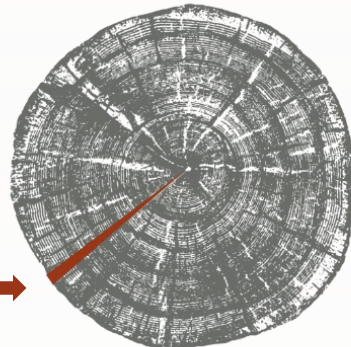
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



0.58%

Contributions

0.58%

Amount workers
contribute from wages



Contributions began

Benefits

\$36,500

Lifetime maximum benefit
(adjusted annually up to
inflation)



Benefits available

Affordable contributions across your career

\$35,000 annual salary	
Each year	\$203
Over 10 years	\$2,030
Over 20 years	\$4,060
Over 30 years	\$6,090

\$50,000 annual salary	
Each year	\$290
Over 10 years	\$2,900
Over 20 years	\$5,800
Over 30 years	\$8,700

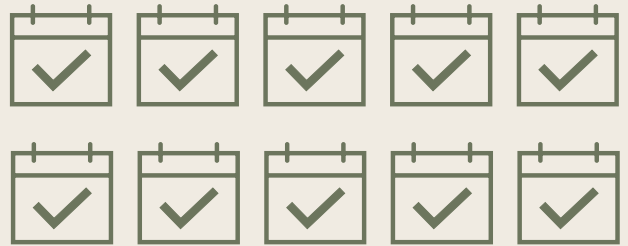
\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

\$36,500 benefit amount will be adjusted annually up to inflation.

Qualifying for benefits

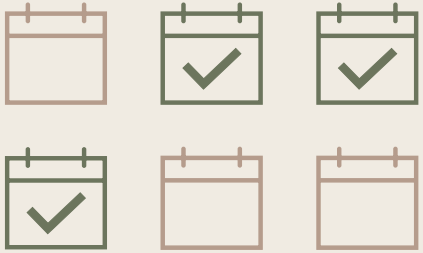
Lifetime access to full benefit

Contributed for a **total of 10 years** without a break of 5+ consecutive years



Early access to full benefit

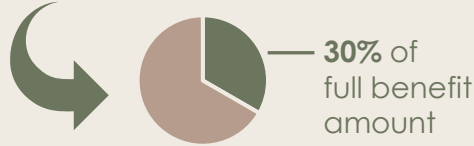
Contributed at least **3 of the last 6 years** at the time you apply for benefits



FOR NEAR-RETIRES

Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked



To earn benefits, must work at least 500 hours per year (about 10 hours per week)

The benefit is flexible

Up to **\$36,500** for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals



Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



Transportation

Must need help with **3 activities of daily living** like bathing, dressing, eating, medication management

How far will the benefit go?



Family caregiver

Paying a family caregiver	\$31,300
10 hours/week for 2 years	
Care supplies	\$2,200
2 years of incontinence supplies	

Total **\$33,500**



Home accessibility

Home safety renovations	\$15,000
Electric wheelchair or scooter	\$2,600
Weekly meal delivery	\$9,200
7 meals/week for 3 years	

Total **\$26,800**



Temporary support & services

Part-time caregiver	\$31,300
20 hours/week for 1 year	
Transportation to appointments	\$3,200
for 1 year	
Crutches	\$50

Total **\$34,600**

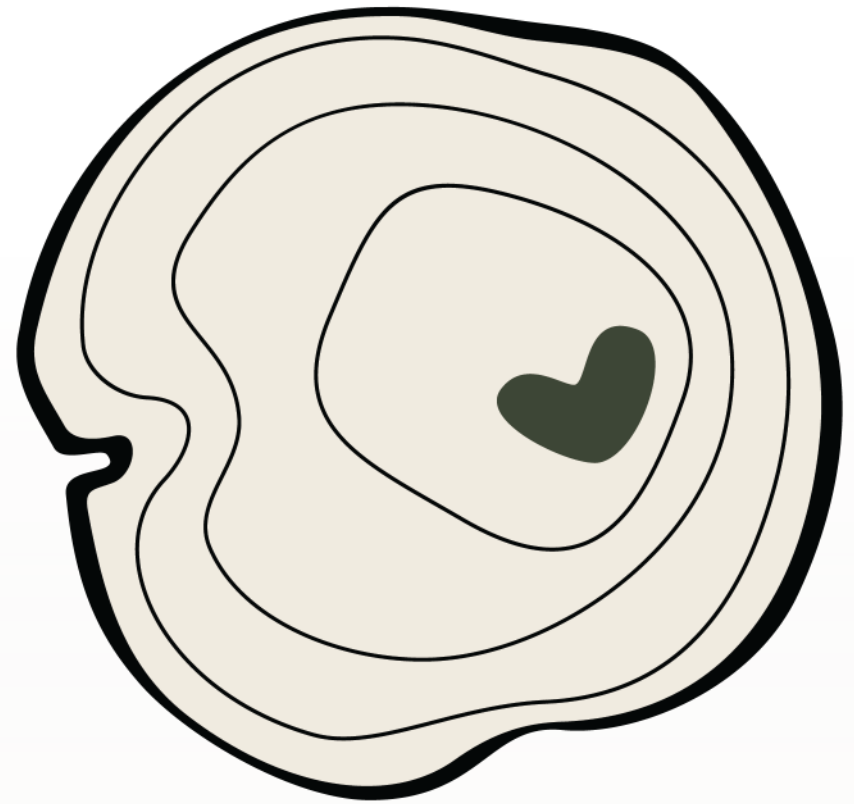
Note: These are estimates and do not guarantee the cost of any services, which may vary based on your area and other factors.

Taking WA Cares benefits out of state

- New law passed this year to allow workers to use their benefit outside Washington
- **Starting in July 2026**, workers can choose to continue participating in WA Cares if they move out of state
- Must have contributed to WA Cares for **at least 3 years** (working 500+ hours per year) and must opt in **within a year of leaving WA**
- Like other workers, out-of-state participants keep contributing during working years
- Benefits available **starting July 2030**



Audience Q&A





Thank you

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Contact us by email

[wacaresfund.wa.gov/
contact-us](https://wacaresfund.wa.gov/contact-us)

Contact us by phone (employers & exemptions)

833-717- 2273

Contact us by phone (other questions)

844-CARE4WA