



While many health insurance plans and managed care organizations recognize the importance of hearing and speech-language services, your current health plan may not offer comprehensive benefits. Here is a “checklist” that will assist you in approaching your employer to obtain or improve coverage.

# C H E C K L I S T

for Consumers

## GETTING YOUR EMPLOYER TO COVER SPEECH-LANGUAGE AND HEARING SERVICES

### REVIEW YOUR EMPLOYEE HEALTH PLAN BENEFITS

- If speech, language, and hearing services are already covered, could coverage be better?

### REQUEST AN “EMPLOYER INSURANCE PACKET” by calling the American Speech-Language-Hearing Association at (800) 638-8255

- Review information that is of interest to you.
- Use this information when making an appointment and when meeting with your employer’s representative.

### IDENTIFY THE PERSON YOU SHOULD TALK TO

- Identify the person at your workplace who makes decisions about employee health benefits. It might be the human resources director, benefits specialist, union representative, or company president.

### SCHEDULE A MEETING

- Set up a meeting to introduce yourself and open a discussion about your concerns regarding speech-language and hearing coverage. Focus on one or two issues that are top priority for you.
- Invite co-workers who share an interest in this coverage to attend the meeting with you. Select a spokesperson and prepare some notes to help you “stay on message.” Limit the number of employees at the meeting to four. You may have only 10 to 20 minutes for the entire meeting.
- Bring the Employer Insurance Packet with you and give it to the benefits specialist at the end of the meeting. We encourage you to “keep possession” of the Packet until the end of the meeting in order to focus on your key points.

**C H E C K L I S T** continued**TOPICS TO DISCUSS AT THE MEETING**

(Select, in advance of the meeting, the issues below that are most important to you)

- Briefly discuss the ASHA brochure “Speech, Language, Hearing Health Plan Benefits.” Focus on the section “How Communication Disorders Affect People’s Lives” or use your own personal experiences to describe the impact of communication disorders.
- Mention how evaluation and treatment of an employee’s or dependent’s hearing loss or other communication disorders can improve or enhance employee morale, performance, and productivity. The statistics will be in the packet you leave behind.
- Use statistics to support your argument:
  - Explain that 1 out of 10 Americans have a hearing loss of some kind; nearly 1 in 20 suffer from a speech-language disorder.
  - A wealth of research shows that speech and hearing services make a difference. Cite the Efficacy Summaries contained in the packet.
  - An actuarial report included in the packet verifies that no-limit speech and hearing insurance coverage costs less than 35 cents per month.
  - An ASHA survey shows that 82% of Fortune 500 companies cover speech-language pathology and audiology services.
- Some employers may ask why children’s services should be covered in the company health plan when these services are provided by the public schools. Explain that clinics, hospitals, health departments, and private practices provide speech-language pathology and audiology services beyond what may be available in public schools.
- Invite the employer to contact your SLP or audiologist to learn more about their services.

**FOLLOW-UP**

- Send a thank you note (written or e-mail). Thank him or her for considering the addition of these benefits.
- Tell your co-workers about the importance of coverage for these services and ask them to contact the person you met with to support this expansion of coverage.



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