



Funding & Supports

Section 10

Funding

Read applications through carefully to decide if your family is eligible to apply. Following this section is information on programs (i.e., Alberta Aids to Daily Living (AADL)) for which your child or family may be eligible. Please be aware you must usually apply to programs **before** making any purchases to determine your eligibility. You may also have to consider partial funding from several sources.

Many applications may require the same documentation (be sure to have copies), such as:

1. Copy of identification of parent/guardian.
2. Proof of residency or citizenship.
3. Cost estimate or quote for hearing devices.
4. Prescription for hearing aids from audiologist or physician.
5. Verification of income.
6. Letter from family/audiologist/physician explaining the need for funding (**sample provided below**).
7. Recent audiogram.

Also consider group, personal and extended health insurance plans or benefits, such as Alberta Blue Cross or Sun Life, which often includes limited coverage for hearing devices, alerting systems, and other services (i.e., speech-language pathologist, etc.). Depending on their employment coverage, parents may have access to more than one plan.

If you are eligible for First Nations and Inuit Health (FNIHB) Non-Insured Health Benefits, hearing devices and accessories are one of the covered benefits for you and your eligible dependents.

Veterans Affairs Canada provides health care benefits and services to veterans and members of the Canadian Armed Forces, members and ex-members of the RCMP, and their dependents. Services and benefits include financial assistance

for healthcare (including hearing devices, special equipment and home adaptations). Contact your Regional Office for more information.

Clinics or manufacturers may offer monthly payment plans for patients and assistance for families or individuals with low income to purchase devices or equipment. Ask your dispensing audiologist about funding sources or the possibility of manufacturer discounts, donations or clinical trials.

Local agencies serving people who are Deaf or Hard of Hearing may also know about local and other resources, provincial assistive technology programs, and provincial financial assistance programs for persons with disabilities. Many organizations (charities or clubs) also assist individuals, children and youth with low income with purchasing hearing aids, including but not limited to:

- Elks and Royal Purple Fund for Children, The
- Easter Seals of Canada
- Jeremy Chiao Foundation
- Kiwanis Clubs
- Lion's Hearing Aid Bank, The
- March of Dimes
- Optimist Club's Help Them Hear Program, The
- Quota International
- Rotary Clubs
- Royal Legion of Canada, The
- Royal Purple of Canada, The
- Sertoma International

-Adapted from <http://www.chha.ca/chha/projects-funding.php>

The following is a list of guidelines describing what usually needs to be included in a letter of medical necessity that describes the need for funding (often required with funding applications):

- Name of the child, names of parents
- Child's date of birth
- Relevant diagnosis or diagnoses
- Item/service requested along with quote or cost
- Why the item/service is medically necessary (refer to the organization's definition if available)
- Identify positive/negative impacts that the item/service will provide (including the financial impacts as well as functional impacts)
- Scope and duration of treatments
- Supplemental documents (letters from providers, research articles, product information, etc.)
- Funding sources NOT able to support child
- Terms to use: medically necessary, clinically-based, promoting independence, preventing secondary disability, cost-effective, safety, training period

Sample Letter of Medical Necessity:

Name of Organization

Address

RE: Child's name, Date of Birth; Parents' names

To Whom It May Concern:

Jill Smith is a 7-year-old girl who has a profound sensorineural hearing loss in both ears and has been using (insert brand name) hearing aids since mm/dd/yy. She has recently had a progression in her hearing loss from 85 to 95 decibels throughout the tested frequencies, and the (insert brand name) hearing aids can no longer give enough amplification of speech sounds to allow this child access to speech perception.

In order for Jill to access education in her mainstream second grade classroom, it is medically necessary to provide more amplification through the (insert brand name) digital hearing aids. Jill has completed a trial session with these aids on, and was able to hear at 90% accuracy in noise, compared to 30% accuracy with her older hearing aids. Jill has been a conscientious hearing aid user, and these past aids are still functional, but are no longer appropriate for her diagnosis.

Jill will need a minimum of three appointments to fit the hearing aids, and assess function at least twice over the next year. Then we will continue with our annual hearing assessment plan unless problems are noted. During those appointments, Jill and her parents will be instructed in the customizable programs for the aids, as well as given assessments and programming for hearing in quiet, noise, distance, and with the use of the FM system.

If you have any questions regarding this request for authorization for the recommended hearing aids, please do not hesitate to contact me.

NAME

NAME Audiologist

NAME Physician

- From Colorado Families for Hands & Voices, Parent Funding Toolkit, 2013

Funding Sources

Fund & Organization	Description, Eligibility & Application Information
Alberta Aids for Daily Living (AADL) <i>See attached article.</i> Alberta Health www.health.alberta.ca/	The Alberta government helps subsidize the cost of hearing aids and other assistive equipment. http://www.health.alberta.ca/documents/AADL-Hearing-Aid-brochure.pdf http://www.health.alberta.ca/services/aids-to-daily-living.html
Alberta Health Services Alberta Health www.health.alberta.ca/	Funding for assessments and specialized treatment such as cochlear implants and bone anchored hearing devices. www.albertahealthservices.ca/ Contact your community audiology service provider for more information.
AG Bell Financial Aid Programs Alexander Graham Bell Association for the Deaf and Hard of Hearing www.listeningandspokenlanguage.org/	Through advocacy, education, research and financial aid, AG Bell helps to ensure that every child and adult with hearing loss has the opportunity to listen, talk and thrive in mainstream society. http://www.listeningandspokenlanguage.org/Tertiary.aspx?id=2102
Campbell McLaurin Foundation Burns Memorial Fund http://www.burnsfund.com/	Helps individuals with low income in Southern Alberta (from Red Deer southward) with the cost of hearing aids. http://www.burnsfund.com/programs/campbell-mclaurin-foundation/
Charitable Foundation of the Family Charitable Foundation of the Family http://www.familycharity.ca/	Is a grassroots organization focused on helping others in their moment of need. They look to partner with agencies to find the best, most resourceful and self-sustaining methods to help those in need. http://www.familycharity.ca/
Children's Ability Fund Children's Ability Fund http://www.childrensabilityfund.ca/	Provides funding to enhance the independence of children with disabilities throughout northern Alberta. http://childrensabilityfund.ca/
Cochlear Implant Funding Assistance Program Canadian Hard of Hearing Association – Calgary Branch http://www.chha-calgary.ca/	Funding assistance to help offset the operational costs of cochlear implants for individuals who reside in Alberta, and are on a low or fixed income. http://www.chha-calgary.ca/resources/funding/
CTV Good Neighbour Fund CTV http://www.goodneighbourfund.ca/	Considers limited assistance to those individuals/families requiring support in exceptional cases not covered by other funding. http://www.goodneighbourfund.ca/
Disability Related Employment Supports (DRES) Alberta Human Services http://humanservices.alberta.ca/	Provides assistance to Albertans (aged 16 and over) in job search, workplace and educational supports to overcome barriers created by their disability. http://humanservices.alberta.ca/working-in-alberta/3159.html
Hearing Aid Assistance Fund (HAAF) Canadian Hard of Hearing Association – Edmonton Branch www.chha-ed.com/	The HAAF fund endeavors to assist disadvantaged Hard of Hearing individuals to purchase or repair hearing aids. http://www.chha-ed.com/funds/funds.html

<p>H.I.K.E. Fund Hearing Impaired Kids Equipment (H.I.K.E.) Fund www.thehikefund.org/</p>	<p>Provides funding for hearing aids and other assistive equipment for Hard of Hearing children (birth to age twenty). www.thehikefund.org/</p>
<p>Family Support for Children with Disabilities (FSCD) <i>See attached article.</i> Alberta Disability Services http://humanservices.alberta.ca/disability-services.html</p>	<p>Provides a wide range of services meant to help strengthen and promote healthy development and encourage a child’s participation in activities at home and in the community. http://humanservices.alberta.ca/disability-services/14855.html</p>
<p>President’s Choice Children’s Charity President’s Choice www.presidentschoice.ca/</p>	<p>Supports children with special needs by providing financial grants for essential specialized equipment and essential therapies. http://www.presidentschoice.ca/en_CA/community/pccc.html</p>
<p>Program Unit Funding (PUF) <i>See attached article.</i> Alberta Education https://education.alberta.ca/</p>	<p>Provided by Alberta Education to school authorities for children in Early Childhood Services (ECS) programs. http://education.alberta.ca/admin/supportingstudent/schoolleaders/ecs.aspx</p>
<p>Child Disability Benefit (CDB) Canada Revenue Agency www.cra-arc.gc.ca/</p>	<p>Is a tax-free benefit for families who care for a child under age 18 who is eligible for the disability amount. http://www.cra-arc.gc.ca/bnfts/dsblty-eng.html</p>
<p>Disability Tax Credit (DTC) Canada Revenue Agency www.cra-arc.gc.ca/</p>	<p>To provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don’t have to face. http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/dtc/menu-eng.html</p>
<p>Registered Disability Savings Plan (RDSP) Canada Revenue Agency www.cra-arc.gc.ca/</p>	<p>Is a long-term savings plan to help Canadians with disabilities and their families save for the future. If you have an RDSP, you may also be eligible for grants and bonds to help with your long-term savings. http://www.esdc.gc.ca/eng/disability/savings/index.shtml</p>

Alberta Aids to Daily Living (AADL)

What is Alberta Aids to Daily Living (AADL)?

A child's hearing aids, cochlear implants, bone conduction hearing devices, batteries, and assistive technology (such as FM systems) can be expensive. Fortunately, residents of Alberta who are covered by Alberta Health Insurance are eligible for funding from AADL, which is a program administered by the Alberta government. This article will only refer to hearing devices and earmolds for children who are Deaf and Hard of Hearing; however, AADL does fund other equipment.

Who can benefit from AADL?

Children under the age of 18 as well as full-time students up to the age of 24 are eligible. Other eligibility criteria include:

- Permanent resident of Alberta.
- Reside at home or in a community setting.
- Have a valid Alberta Personal Health Number (PHN).
- Have documented hearing loss.
- Have a valid authorization completed by an AADL vendor (a hearing clinic).
- Not receiving comparable benefits through another government source (i.e., First Nations Health Insurance Benefits).

What funding does AADL provide?

It depends on the parents' income levels. The two different income categories include **cost-share** and **cost-share exemption**.

A. Cost Share

Families are automatically placed into the cost-share category if they meet all of the above criteria. They are then expected to pay 25% of the cost of the equipment and fitting fees. AADL will cover the other 75%. However, if the hearing aid manufacturer invoice cost is more than the AADL maximum amount, the family will be responsible to pay the difference. Examples are provided for you below. Your dispensing audiologist can provide you with up-to-date AADL pricing guides.

AADL has a special pricing system for children. The 25% that the family pays is based on the manufacturer's invoice cost and a pre-set fitting fee for AADL pricing, rather than the retail cost* that the clinic would typically charge. Once the family has paid \$500.00 of the cost-share portion for equipment, AADL will fund 100% of the cost for any remaining equipment fees.

*"Retail cost" is the pricing that clinics use for private-pay clients that includes all-in bundled service, which incorporates the invoice cost of the hearing aids, a repair warranty, and the fitting and follow-up fees.

Below are sample breakdowns of AADL funding for individuals approved for the cost-share category:

- AADL pays 75% of the maximum amount and the family pays 25% of the maximum amount, plus any cost over the **invoice cost** of the hearing aid.
- In the first example, the hearing aid cost is at or below the AADL maximum amount.
- In the second example, the hearing aid invoice cost is above the AADL maximum amount.

- A.1** Hearing Aid with an invoice cost at or below the AADL maximum amount of \$650.

Item	Amount	AADL (75%)	Client Pays (25%)
Manufacturer's Invoice Cost	\$650.00	\$487.50	\$162.50
Earmold invoice Cost	\$40.00	\$30.00	\$10.00
AADL Controlled Fitting Fee	\$600.00	\$450.00	\$150.00
Total Client Pays			\$322.50

- A.2** Hearing Aid with an invoice cost above the AADL maximum amount of \$650.

Item	Amount	AADL (75%)	Client Pays (25%)
Manufacturer's Invoice Cost Over Maximum Amount of \$650.00	\$1000.00	75% of \$650 = \$487.50	\$162.50 + \$350.00 Cost Share: 25% of \$650 = \$162.50 Invoice Overage: \$1000-\$650 = \$350.00
Earmold invoice Cost	\$40.00	\$30.00	\$10.00
AADL Controlled Fitting Fee	\$600.00	\$450.00	\$150.00
Total Client Pays			\$322.50

B. Cost-share exemption:

Families who have low income may be exempt from the \$500.00 cost-share. To qualify for the exemption, income must be below \$39,250 in the previous year, as declared on the income tax return. The family must apply for cost-share exemption by filling out the Cost-Share Exemption Form. Most hearing clinics will be able to provide this form to you.

Below are sample breakdowns of AADL funding for individuals approved for the cost-share exemption category:

- AADL pays 100% of the maximum amount and the family pays 0% of the maximum amount, plus any cost over the **invoice cost** of the hearing aid.
- In the first example, the hearing aid cost is at or below the AADL maximum amount.
- In the second example, the hearing aid invoice cost is above the AADL maximum amount.

B.1 Hearing Aid with an invoice cost at or below the AADL maximum amount of \$650.

Item	Amount	AADL (100%)	Client Pays (0%)
Manufacturer's Invoice Cost	\$650.00	\$650.00	\$0.00
Earmold invoice Cost	\$40.00	\$40.00	\$0.00
AADL Controlled Fitting Fee	\$600.00	\$600.00	\$0.00
Total Client Pays			\$0.00

B.2 Hearing Aid with an invoice cost above the AADL maximum amount of \$650.

Item	Amount	AADL (75%)	Client Pays (25%)
Manufacturer's Invoice Cost Over Maximum Amount of \$650.00	\$1000.00	100% of \$650 = \$650.00	\$0.00 + \$350.00 Cost Share: 0% of \$650 = \$0.00 Invoice Overage: \$1000-\$650 = \$350.00
Earmold invoice Cost	\$40.00	\$30.00	\$0.00
AADL Controlled Fitting Fee	\$600.00	\$450.00	\$0.00
Total Client Pays			\$350.00

How often does AADL provide funding?

Funding is currently provided once every five years for most hearing devices if the devices are unrepairable. Some exceptions may apply (e.g., it is once every six years for bone anchored hearing devices). AADL may provide funding to replace hearing aids earlier than five years if there has been a significant change in hearing. AADL has a mathematical formula that the audiologist uses to determine if changes in your child's hearing loss meet AADL's criteria for early replacement.

Does AADL help cover the cost of hearing aid repairs and earmolds?

Yes. AADL will help cover the cost of earmolds and repairs. Families are expected to pay 25% of the repair cost and fitting fees, but AADL will cover the costs for families that are cost-share exempt. Each hearing aid can be repaired with AADL funding once a year if needed. AADL will provide funding for earmolds for each ear every three months for children aged three and under, and once every six months for children aged 4-17 years. Students between 18-24 years are eligible for AADL funding for earmolds once a year.

Does AADL replace lost equipment?

No. If your child's hearing equipment is lost, AADL will not replace it prior to the AADL replacement timelines. Most hearing device manufacturers have loss coverage for a period of time after the device is purchased. There may be a deductible fee. It is very important to insure hearing devices via homeowner's insurance if the loss coverage has expired.

Family Support for Children with Disabilities (FSCD)

What is Family Support for Children with Disabilities (FSCD)?

FSCD is a program administered by Alberta Human Services, and is based on the Family Support for Children with Disabilities Act. The premise of FSCD is that parents of children with disabilities sometimes need support so they can raise their children at home and fully participate in community life.

Who is eligible for this program?

In order for a family to be eligible for the FSCD program:

1. The child with a disability must be under age 18.
2. The person applying for the program must be the child's parent or have guardianship of the child.
3. The child must be a Canadian citizen or permanent resident.
4. The child and the parent or guardian must reside in Alberta.
5. Medical documentation must be provided confirming that the child has a disability.

For the purposes of the FSCD program, a disability is defined as "a chronic, developmental, physical, sensory, mental or neurological condition or impairment that does not include a condition for which the primary need is for medical care or health services to treat or manage the condition, unless it is a chronic condition that significantly limits a child's ability to function in normal daily living."

Families with children who are Deaf or Hard of Hearing - and who also happen to be members of Alberta Hands & Voices - have successfully applied to FSCD. Some children who qualified had additional conditions or impairments such as

syndromes, speech and language delays, or ADHD. Other families reported that they were able to qualify without having any additional disabilities.

What kinds of services are covered by the program?

Supports may include financial assistance for parking, mileage, respite, sibling care, and developmental aid supports. One family from Alberta Hands & Voices received funding for summer camp; another family was reimbursed for an aide for their daughter while she attended swimming lessons. Other supports are available, and are listed on the FSCD website.

What do I do as a parent?

The first step is to contact the regional FSCD office and fill out an application form. An intake meeting is then scheduled to determine a child's eligibility. The application process is outlined on the FSCD website. An interview guide for potential FSCD providers is also provided in this toolkit.

For more information, see the FSCD website at

<http://humanservices.alberta.ca/disability-services/14855.html>

Also try searching "FSCD" on the Alberta Hands & Voices Facebook page in the navigation toolbar for archived conversations about FSCD between members.

Program Unit Funding (PUF)

What is PUF?

Program Unit Funding (PUF) is provided by Alberta Education to school authorities for children in Early Childhood Services (ECS) programs. This includes preschool and kindergarten programs. Children with severe disabilities/delays are eligible if they:

- require additional support beyond what is offered in a regular ECS program
- meet the Alberta Education criteria for severe coding (codes 41-47)

Children who are Deaf or Hard of Hearing may qualify for code 45. The criteria for code 45 are as follows:

- a hearing loss of 71 decibels (dB) or more, unaided in the better ear, over the normal speech range (500 to 4000Hz) that interferes with the use of oral language as the primary form of communication (in other words—must be diagnosed with a severe to profound hearing loss and/or a severe speech and language delay)
- OR has a cochlear implant preceded by a 71 dB hearing loss unaided in the better ear
- the child is functioning at a severe to profound level and requires significant special programming and resources
- the hearing loss must be diagnosed by a clinical audiologist

Although a diagnosis of a severe disability/delay is required for eligibility, it is the extent to which the child can function in an ECS environment that is most important in determining both eligibility and the child's programming needs. Eligibility for PUF is based on the following:

- ☐ assessment by qualified personnel of a severe disability/delay

- documentation that demonstrates the child's current level of functioning in the ECS environment
- a current Individualized Program Plan (IPP) which addresses the child's educational needs
- levels of support and services provided to the child

PUF is provided for children, who are at least 2 years, 6 months of age and less than 6 years of age on September 1. PUF may be accessed a maximum of three years for each eligible child.

I think my child would qualify. What do I do next?

Speak with your ECS operator (preschool) or kindergarten program. ECS operators and school authorities must have all children approved for PUF by the Learner Services Branch, Alberta Education. Paperwork must be submitted that specify the essential criteria, supports required, diagnosis and name of professional(s).

The PUF approval process is ongoing as children's needs are identified; however, the final date for submissions is March 1 of the school year.

With successful ECS programming over time, some preschool and kindergarten children may have a code change from severe to mild/moderate (maximum two years of funding) or not require a code at all, within the maximum three-year PUF approval.

Does this mean that my child will get an Education Assistant in the classroom?

Not necessarily. Whether a child will be provided with an Education Assistant depends on many factors, including the nature of the support needed. Discuss this with your ECS program. Note that ECS programs are encouraged by Alberta Education to consider models *other than direct one-on-one assistance*, including:

- intervention in small groups

- strategic use of education assistant time
- peer-model instruction
- environmental supports (such as visual schedules, well-established routines, warnings of transition, visual cues, adapted furniture, use of physical boundaries to define space)

A model other than direct one-to-one assistance is considered to be appropriate for most children and it is essential for ECS operators to be strategic with the use of educational assistant time.

What can parents do?

- Contact your local school district *or* private agencies who are certified to manage a PUF application. Do this early, as there is time required for planning for your child to enter into the larger school systems. Get to know the key contact person at your local school district. Become knowledgeable about what services are provided before you decide to enroll your child in a program.
- In past years in Calgary, a PUF Resource Fair was held in January of each year. At this fair, parents have a chance to meet with all of the PUF providers in the area and gather information on the services available from each program. Contact the Children's Link at 403-230-9158 for more information.
- Review the Interviewing Guidelines for Potential PUF or FSCD providers in this toolkit.

For more information on PUF, visit:

http://education.alberta.ca/media/1176475/2012_july_fs-elb-programmingsn.pdf

<http://education.alberta.ca/parents/ecs/>

Interviewing Potential Program Unit Funding (PUF) and/or Family Support for Children with Disabilities (FSCD) Providers: Questions to Ask

(Adapted from the Child Development Center's PAART program)

The following is a list of questions you may want to consider asking when you are interviewing various service providers for PUF and specialized services. This is only a guideline; some questions may not be important to you. Remember that you know what your child needs. Select the service providers or agencies that will best suit your child.

Background information:

1. What is your program's treatment philosophy?
2. What are the programs you offer or work with? (e.g., PUF, FSCD, etc.)
3. Are your programs home-based or facility-based?

Helping me to Decide:

4. Can we have a tour of your facility or observe a home program?
5. What fees or costs are parents responsible for? What are the direct costs to me (i.e., monthly program fees, transportation, snacks, outings, materials)?
6. What will the program look like? (Number of hours a day, number of staff involved, transportation, etc.) Describe a day in the life of a child attending your program.
7. What is the intake process? When would I get confirmation that our child has a spot/space in your program?
8. What is the agency's expectation for parent involvement? If a home-based program, do parents always have to be in the home? Attendance at case conferences? Parent workshops?

Staffing:

9. Do you have speech-language pathologists, occupational therapists, physiotherapists, psychologists, behavioural specialists, or audiologists on staff? Are any of these professionals available on contract if they are not on staff?
 - a. What role do these professionals play in my child's program? You may want to ask specifically about direct service vs. consultation models.
 - b. Will each of the professionals involved be completing an assessment of my child upon entry and discharge?
10. What are the credentials of the 1:1 aide/staff working directly with my child?
11. What kind of ongoing training will the 1:1 aide/staff working with my child receive?

Program:

12. What equipment/supplies does your program provide (seats, other specialized equipment, etc.)?
 - a. For home-based programs, what type of space is required in our home? What kind of supplies are we required to provide?
13. Does your program include/involve children without special needs? For home-based programming, are siblings involved in treatment?
14. How will the program be individualized to meet my child's needs?
15. How will you determine what skills will be targeted? (e.g. communication, behaviour, socialization, daily living skills, problem solving, health and safety)
16. How do the staff and treatment team deal with behaviours such as tantrums, self-abuse, and aggression?

17. How is my child's progress monitored? How will I be made aware of my child's progress? Do you provide documentation of progress? If so, what kind, and how frequently?