2027 Agent Quick Reference Guide

Hearing

Hearing coverage on many UnitedHealthcare Medicare Advantage plans offers **more hearing aid options**, as well as access to one of the largest networks with more than 6,500 providers.

Access to more than 2,000 hearing aid models

What's new for 2027?

The copay benefit will be moving to a new allowance model.

Adding out-of-network coverage to PPO plans - 90% coinsurance will apply to hearing aids purchased from a provider outside of the UHC Hearing network. 90% coinsurance will be applied to the allowance amount – member is response for 90% and the plan 10%.

Removing coverage for OTC hearing devices.

Why UnitedHealthcare?

- $0 copay for routine hearing exam.
- Large national network of hearing providers with 6,500+ locations and a variety of styles and brands of hearing aids*.
- Enhanced provider search tool on uhchearing.com: filter by hearing aid brands, top performing providers, and more.

How does it work?

Most members can receive up to 2 hearing aids plus, 3-year manufacturer's warranty on all prescription hearing aids and one-time loss / damage replacement. If a member on a full dual plan uses their hearing aids benefit in 2027 and is on the same plan in 2028, they will not be able to utilize the benefit again until 2029. Partial dual plans can purchase every year.

Members can access their benefit through experienced guided care:

- Members work with an in-network hearing care professional to receive a no-cost hearing exam and consultation. Providers help members every step of the way, from evaluating hearing loss, to finding the right hearing aid and providing ongoing support.

** Provider network size may vary by local market.*

How does it work?

Members with non-SNP, C-SNP, and Partial D-SNP:

- HMO: $1,000 every year toward the purchase of two devices
- PPO: $700 every year toward the purchase of up to 2 devices

Members with D-SNP for Full Dual, S-SNP LALs, and I-SNP:

- Allowance amount varies by plan for up to 2 devices every 2 years: $1,500, $2,200, $2,500, or $3,200

In and Out of Network Benefits:

In-network. $0 copay when using a UHC Hearing network provider (HMO & PPO plans).

Out-of-Network. 90% coinsurance on the allowance amount (PPO plans only). 90% coinsurance will apply to hearing aids purchased from a provider outside of the UHC Hearing network. 90% coinsurance will be applied to the allowance amount – member is response for 90% and the plan 10%. The member is responsible for any cost over the allowance amount. For example: If the allowance is $1,000, the member would pay $900 and the plan would pay $100.

If a PPO member elects to use an out-of-network provider, they will be required to pay out-of-pocket for their purchase and seek reimbursement from the plan. Detailed instructions will be outlined in Chapter 7 Section 2 of the Evidence of Coverage. Plans with an exam only benefit will have access to our new hearing discount program in 2027 provided by UHC Hearing.

Member Experience

1. Call or visit UHC Hearing.com
2. Member learns about hearing aid options.
3. Member receives a hearing test & orders hearing aids.
4. Member receives hearing aids.
5. Receive ongoing support

How can you support your members?

- Help members know what to expect for 2027 and how to get the most out of their plan.
- Help members find a provider by visiting Jarvis > Quick Access > UHC Hearing Care Providers.
- Refer members to Ch. 7 in their Evidence of Coverage (EOC) for questions on reimbursement for out-of-network providers.
- 2027 benefits are subject to final regulatory approval and may not be communicated to consumers or members prior to Oct. 1, 2026.

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