

TAMANG SAGOT

PhilHealth Circular No. 2018-0011

Z Benefits for Children with Hearing Impairment

1. What is hearing impairment?

- Refers to a child with hearing loss greater than 30 decibels, while it is **Hearing loss** greater than 40 decibels for children aged 15 to <18 years, in the better hearing ear. Hearing impairment, is a result of either **congenital** or **acquired conditions**, and can be categorized into mild, moderate, severe or profound.

2. What is the rationale for developing the Z benefits for children with hearing impairment?

- Timely recognition of disabling hearing loss is very important among children primarily due to its impact on the development of communication abilities (WHO 2015)
- It could spell the difference in the chance for children to participate in education activities, and eventually on opportunities to gain meaningful employment.
- Evidence shows that when interventions for hearing loss are provided at an early age, speech and language development improve (McPherson, 2012)
- PhilHealth is mandated to ensure financial risk protection, with provisions towards persons with disabilities.
- Z Benefits packages of PhilHealth in particular are designed to prevent catastrophic spending among the marginalized that are enrolled in the program while ensuring the provision of quality healthcare services.

3. What would be the impact if this would not be addressed?

- Delay in language development can happen when disability is not addressed.
- Failure to unmet the need for hearing aid could lead to more of these children not being able to compete school and participate meaningfully in the society (UN, 2005; as cited in Olusanya et. Al., 2007)

4. How many children have a disabling hearing loss in the Philippines?

- 1.5M cases estimates among children of less than 19 years of age (PFP, 2016) {unpublished}
- 3.43 to 6.13% overall prevalence (WHO 2013)
- Estimated that the disabling hearing loss is the 5th cause of years lost due to disability for both genders and across all ages (IHME, 2013)

5. What are the services covered under the Z Benefits for children with hearing impairment?

- a. Diagnostic audiologic assessment
- b. Provision of hearing aids
- c. Hearing aid fitting and verification
- d. Batteries and ear mold
- e. Ear mold refitting
- f. Speech therapy

6. Are cochlear implants covered?

No. Cochlear implants are not covered under the Z benefits. Nevertheless, PhilHealth has an existing case rate for ear surgeries which covers hospital charges and professional fees for cochlear implantation (RVS code: 69930). The cost of the device, however, is not covered.

7. Who are entitled to avail of the Z benefits for children with hearing impairment?

Children presenting with the following are entitled to avail themselves of the benefit package:

- a. Age must be equal to 0 to 17 years and 364 days old
- b. A child must have undergone professional assessment and is deemed to have ALL of the following:
 - i. Presence of delay on auditory milestones and/or communication issues at home/school;
 - ii. Sensorineural hearing loss presenting with either moderate or severe to profound hearing loss described as:
 - i. Moderate hearing loss – three frequency (500 Hz, 1000Hz, 2000Hz) average threshold between 41 dBHL to 60 dBHL or
 - ii. Severe to profound hearing loss –three frequency (500Hz, 1000Hz, 2000Hz) average threshold greater than or equal to 61 dBHL; AND
 - iii. Absence of signs and symptoms of an active ear infection (e.g. otalgia, otorrhea, fever and tenderness)

8. What are the minimum standards of care and package rates?

A. Standards of Care

Table 1. Mandatory and other services for children with hearing impairment

Mandatory services	Other Services
A. Diagnostic audiologic assessment* <ul style="list-style-type: none"> • Otoacoustic Emission (OAE) Test and Auditory Brainstem Response (ABR) for 0 to less than 3 years old • Age appropriate Behavioral Audiometry by an Audiologist for age 3 to less than 6 years old, • Diagnostic Pure Tone Audiometry by an Audiologist or Audiometrist or PRC – 	

Mandatory services	Other Services
Licensed Otolaryngology – Head and Neck Surgery for ages 6 to less than 18 years old, only for moderate hearing loss	
B. For moderate and severe and profound hearing loss: <ul style="list-style-type: none"> • Hearing aid fitting and verification • Hearing aid device, batteries and ear mold • Ear mold refitting 	When warranted, and only after five (5) years from last hearing aid fitting, replacement of hearing aid can be prescribed by an Audiologist, endorsed by a board certified physician of the Philippine Board of Otorhinolaryngology – Head and Neck Surgery and implemented by an Audiologist (for ages 0 to 5 years old) or Audiometrist (for ages 6 to less than 18 years old) or Philippine Board and Neck Surgery certified physician. The signatures need to be affixed.
C. Speech Therapy**	

*The diagnostic audiologic assessment should be verified by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of Otolaryngology – Head and Neck Surgery.

** Eligible children with hearing impairment can only avail of a maximum of two sets of therapies per fiscal year for moderate hearing loss and six sets for severe to profound hearing loss, respectively. Each set of therapies has a maximum of 26 sessions.

B. Package Rates

Table 2. Description for assessment and hearing aid provision of children 0 to less than 3 years old at the time of approval of pre-authorization

Z Code	Description of services	Rate (Php)
Z020.1	Assessment and hearing aid provision, <u>with moderate hearing loss</u> Assessment: Otoacoustic Emission Screening and Auditory Brainstem Response (ABR) Habilitation: Hearing Aid fitting, hearing aid device, batteries good for 5 years, ear mold, hearing aid verification Ear mold refitting every six months for five years	53,460.00
Z020.2	Assessment and hearing aid provision, <u>with severe to profound hearing loss</u> Assessment: Otoacoustic Emission Screening and Auditory Brainstem Response (ABR)	67,100.00

	Habilitation: Hearing Aid fitting, hearing aid device, batteries good for 5 years, ear mold, hearing aid verification	
--	---	--

Table 3. Description for assessment and habilitation of children 3 to less than 6 years old at the time of pre-authorization

Z Code	Description of services	Rate (Php)
Z020.3	Assessment and hearing aid provision, with moderate hearing loss Assessment: Age Appropriate Behavioral Audiometry Habilitation: Hearing Aid fitting, hearing aid device, batteries good for 5 years, ear mold, hearing aid verification Ear mold refitting once a year for five year	45,400.00
Z020.4	Assessment and hearing aid provision, with severe to profound hearing loss Assessment: Age Appropriate Behavioral Audiometry Habilitation: Hearing Aid fitting, hearing aid device, batteries good for 5 years, ear mold, hearing aid verification Ear mold refitting once a year for five years	54,100.00

Table 4. Description for assessment and habilitation of children 6 to less than 18 years old at the time of approval of pre-authorization

Z Code	Description of services	Rate (Php)
Z020.5	Assessment and habilitation, with moderate hearing loss Assessment: Diagnostic Pure Tone Audiometry Habilitation: Hearing Aid fitting, hearing aid device, batteries good for 5 years, ear mold, hearing aid verification Ear mold refitting once a year for three years	43,880.00

Table 5. Description for speech therapy assessment and sessions

Z Code	Description of services	Rate (Php)
Z020.6	Speech therapy assessment and sessions for moderate hearing loss Include speech evaluation, speech therapy sessions and counselling	22,100.00
Z020.7	Speech therapy assessment and sessions for severe to profound hearing loss Include speech evaluation, speech therapy sessions and counselling	63,420.00

Table 6. Description for hearing aid replacement*

Z Code	Description of services	Rate (Php)
Z020.8	Replacement of hearing aid for moderate hearing loss, 5 to less than 18 years old Includes hearing aid fitting, hearing aid, batteries good for five years , ear mold and hearing aid fitting verification	43,670.00
Z020.9	Replacement of hearing aid for severe to profound hearing loss, 5 to less than 18 years old This is only available to those who have been enrolled prior to the age of six years old and availed of hearing aid. This require a new application for pre-authorization. Includes hearing aid fitting, hearing aid batteries good for five years, ear mold and hearing aid fitting verification	48,670.00

The rates mentioned above cover the hearing aid, its prescription, fitting, and fitting evaluation for one ear only. In cases, where hearing loss is asymmetric, ear to fit will depend on the configuration of hearing loss or both ears. When one ear has moderate hearing loss and the other ear is severe or profound, the ear to fit is the side with severe or profound hearing loss. When one ear is severe and the other is profound, the ear with severe loss is fitted.

9. What are the Rules in availing the Z Benefits for Children with disabling hearing loss?

- a. The provision of services for the Z benefits for hearing impairment shall only be those cases that fulfil the selections criteria.
- b. Children with hearing impairment referred to contracted health care institutions (HCI) shall be assessed for qualification to the Z Benefits and shall be enrolled in the program.
- c. Pre-authorization from PhilHealth shall be required prior to provision of services. The approved pre-authorization shall be valid for one (1) fiscal year from the date of approval of PhilHealth provided that the child has not turned 18 years of age.

- d. All contracted HCIs shall follow the prescribed process of seeking approval for the pre-authorization as described in PhilHealth Circular 2015-035 Section VII.F
- e. The member or the dependent should have at least one day remaining from the 45-day annual limit. A deduction of five (5) days from the 45 days annual benefit limit of the primary member shall be made upon approval of the application for pre-authorization.
- f. Properly accomplished and an approved Pre-authorization Checklist and Request together with the Member Empowerment Form (ME) shall be submitted together. The ME Form shall be discussed by the attending health professional/s and accomplished together with the patient.
- g. An approved Pre-authorization Checklist and Request guarantees payment of the initial tranche of the Z benefit provided that mandatory services for the specified treatment phase are given to the patient and all other PhilHealth requirements are complied with.
- h. The HCI shall designate at least one Z Benefits Coordinator to perform the tasks specified in PhilHealth Circular 2015 -35 Section V.
- i. Rates are inclusive of government taxes. Discounts for Persons with Disability (PWD) shall be governed by specific terms espoused in RA 10754 (amending RA 7277).
- j. The No Balance Billing policy shall be applied at all times
- k. There shall be no out of pocket expenses for the availment of the Z benefit for hearing impairment for all member categories of PhilHealth, except for upgrades of services. This shall be reflected as co-payment arrangements stipulated in the individual contracts of health care institutions.
- l. Rules on pooling of professional fees for government facilities shall apply
- m. HCIs shall have their own guidelines on the administration of reimbursement of funds including how professional fees will be dispensed. Monies in excess of the amount needed to deliver the services shall be utilized to develop the hearing clinic/facility.
- n. Z Satisfaction Questionnaire shall be administered prior to discharge from HCI.
- o. Rules in late filing shall apply. If the delay of filing of claims due to natural calamities or fortuitous events, the accredited HCI shall be accorded an extension of 60 calendar days.
- p. Accredited HCIs providing the services for CWD **shall be monitored**
- q. **A Policy review shall be conducted in collaboration** with relevant stakeholders, experts and technical staff representatives from the Corporation.

10. What are the rules in filing claims for reimbursement ?

- a. All claims shall be filed by the contracted HCI in behalf of the patients.
- b. There shall be **NO DIRECT** filing by PhilHealth members.
- c. The package code is Z020.
- d. Claims shall be evaluated according to the process stipulated in PC 2015-035 Section IX.
- e. **Documentary requirements for claims reimbursements are found in Table 7:**

Table 7. Summary of forms to be utilized in claims filing and reimbursement

Payment Tranche	Documentary Forms
I. Assessment and hearing aid provision	
Tranche 1 : Assessment	<ul style="list-style-type: none"> • Pre-authorization Checklist and Request • ME Form photocopy • Claim Form1 or PBEF print out • PhilHealth Claim Form2 • Checklist of Mandatory Services • Checklist of Requirements for reimbursements • Z Satisfaction Questionnaire • Photocopy of the ABR waveform tracing or applicable hearing test result
Tranche 2: Hearing Aid provision	<ul style="list-style-type: none"> • PhilHealth Claim Form2 • Checklist of Mandatory Services • Certificate of completed hearing aid verification • Checklist of Requirements for Reimbursements • Z Satisfaction Questionnaire
Tranche payments for ear mold refitting	<ul style="list-style-type: none"> • PhilHealth Claim Form2 • Checklist of Mandatory Services • Checklist of Requirements for Reimbursements • Z Satisfaction Questionnaire Form
II. Speech Therapy	
Speech Therapy	<ul style="list-style-type: none"> • PhilHealth Claim Form2 • Certificate of Completion of Speech Therapy sessions • Checklist of Requirements for Reimbursements • Z Satisfaction Questionnaire
III. Replacement	
Replacement of Assistive Device	<ul style="list-style-type: none"> • Pre-authorization Checklist and Request • ME Form photocopy • PBEF or Claim Form 1 • Claim Form 2 or CF2 • Checklist of Requirements for Reimbursements • Checklist of Mandatory Services • Z Satisfaction Questionnaire • Photocopy of the hearing test result

11. When are claims filed and how much will be reimbursed per tranche?

Table 8. Description of service, amount per tranche and filing schedule and maximum availment for the Z benefits for children with hearing impairment, AGE 0 to less than 3 years, for assessment and appropriate assistive device

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
I. Moderate Hearing Loss				
Assessment	First	1,250	Within 30 calendar days after verification of assessment results by an Audiologist and recommendations by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of Otolaryngology – Head and Neck Surgery	Once upon enrollment
Hearing aid fitting, hearing aid package (hearing aid and batteries good for 5 years), verification, ear mold	Second	39,010.00	Within 30 calendar days upon certification of completion of hearing aid verification	Once upon enrolment
Ear Mold refitting	11 tranches as needed	1,200 per tranche	Within 30 days after ear mold refitting	Eleven (11) ear mold refitting every six months, within five years after provision of hearing aid device
II. Severe to Profound Hearing Loss				
Assessment	First	1,250	Within 30 calendar days after verification of assessment results by an Audiologist and recommendations by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of Otolaryngology – Head and Neck Surgery	Once upon enrollment
Hearing aid fitting, hearing aid package (hearing aid and batteries good for 5 years), verification, ear mold	Second	45,450.00	Within 30 calendar days upon certification of completion of hearing aid verification	Once upon enrolment

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
Ear Mold refitting	17 tranches as needed	1,200 per tranche	Within 30 days after ear mold refitting	Seventeen (17) ear mold refitting every four months within five years after provision of hearing aid device

Table 9. Description of replacement service, amount per tranche and filing schedule and maximum availment for the Z benefits for children with hearing impairment, AGE 3 years to less than 6 years old

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
I. Moderate Hearing Loss				
Assessment	First	600	Within 30 calendar days after verification of assessment results by an Audiologist and recommendations by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of Otolaryngology – Head and Neck Surgery	Once upon enrollment
Hearing aid fitting, hearing aid package (hearing aid and batteries good for 5 years), verification, ear mold	Second	38,800.00	Within 30 calendar days upon certification of completion of hearing aid verification	Once upon enrolment
Ear Mold refitting	Five (5) tranches as needed	1,200 per tranche	Within 30 days after ear mold refitting	Five (5) ear mold refitting every six months, within five years after provision of hearing aid device
II. Severe to Profound Hearing Loss				
Assessment	First	600	Within 30 calendar days after verification of assessment results by an Audiologist and recommendations by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of	Once upon enrollment

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
			Otolaryngology – Head and Neck Surgery	
Hearing aid fitting, hearing aid package (hearing aid and batteries good for 5 years), verification, ear mold	Second	47,500.00	Within 30 calendar days upon certification of completion of hearing aid verification	Once upon enrolment
Ear Mold refitting	Five tranches as needed	1,200 per tranche	Within 30 days after ear mold refitting	Five (5) ear mold refitting every four months within five years after provision of hearing aid device

Table 10. Description of replacement service, amount per tranche and filing schedule and maximum availment for the Z benefits for children with hearing impairment, AGE 6 years to less than 18 years old

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
I. Moderate Hearing Loss				
Assessment	First	600	Within 30 calendar days after verification of assessment results by an Audiologist and recommendations by a PRC-Licensed Otolaryngologist with valid certification of good standing from the Philippine Society of Otolaryngology – Head and Neck Surgery	Once upon enrollment
Hearing aid fitting, hearing aid package (hearing aid and batteries good for 5 years), verification, ear mold	Second	39,680.00	Within 30 calendar days upon certification of completion of hearing aid verification	Once upon enrolment
Ear Mold refitting	Three(3) tranches as needed	1,200 per tranche	Within 30 days after ear mold refitting	Three (3) ear mold refitting every six months, within five years after provision of hearing aid device

Table 11. Description of speech therapy services, amount per tranche and filing schedule and maximum availment for the Z benefits for children with hearing impairment

Description	Tranche	Amount	Filing Schedule	Maximum Availment
-------------	---------	--------	-----------------	-------------------

		(PhP)		
I. Moderate Hearing Loss				
Speech therapy**	Two tranches for one year (as needed)	11,050 per tranche	Within 30 calendar days after the last session for one set of therapies completed	Two sets of therapies starting from the date of initial speech therapy
II. Severe to profound hearing loss				
Speech Therapy	Six (6) tranches as needed	10,570 per tranche	Within 30 days after the last session for one set of therapies completed	Six sets of therapies starting from the date of initial speech therapy

** Eligible children with hearing impairment can only avail of a maximum of two sets of therapies for moderate hearing loss and six sets for severe to profound hearing loss, respectively. Each set of therapies has a maximum of 26 sessions.

Table 12. Description of replacement service, amount per tranche and filing schedule and maximum availment for the Z benefits for children with hearing impairment, for children AGE 5 years to less than 18 years old

Description	Tranche	Amount (PhP)	Filing Schedule	Maximum Availment
Replacement of hearing aid for moderate hearing loss: 5 years to less than 18 years old	First	43,670.00	Within 30 calendar days upon submission of assessment and plan	No less than 5 years from the last fitting, within the age of eligibility
Replacement of hearing aid for severe to profound hearing loss: 5 years to less than 18 years old	First	48,670.00	Within 30 calendar days upon submission of assessment and plan	No less than 5 years from the last fitting, within the age of eligibility

*Replacements of hearing aids will be available to those who have been enrolled in the Z Benefits prior to the age of six years old and have previously availed of the hearing aid under the Z benefits. Availment of this benefit will require a new Pre-authorization from PhilHealth.

Table 13. Claims shall be paid once a patient is enrolled to the program at time of diagnosis and fitting of hearing aids.

Description	Payment Condition
a. For Diagnostic Evaluation with Auditory Brainstem Response, Conditioned Play Audiometry, and Pure Tone Audiometry	Payment is given as first tranche upon confirming a diagnosis of either moderate or severe and profound hearing loss. Diagnostic evaluation can only be filed once ear and frequency specific thresholds are obtained from the patient.

Description	Payment Condition
b. For Aural habilitation with hearing aids for moderate or those with severe and profound hearing loss	Payment is given in multiple tranches Second tranche covers the device, its prescription, fitting and fitting verification. Batteries and ear mold corresponding to three years from time of issuance is included with device sticker attached as proof of regulated device use.
c. Speech therapies	Subsequent tranches covers payment for speech therapy services for a maximum of 52 sessions for moderate and 156 sessions per year or per cycle of care for severe to profound hearing loss. One cycle of care can be availed once for moderate hearing loss and three times for severe to profound hearing loss.
d. For replacement of hearing aid on those with moderate or severe to profound hearing loss	Availment should be no less than 5 year interval from the time of last fitting. (e.g. during enrolment). The amount covers the device, its prescription, fitting and fitting verification. Batteries and ear mold corresponding to five years from time of issuance is included with device sticker attached as proof of regulated device use. Replacement of hearing aids will be available to those who have been enrolled prior to the age of six years old and availed of hearing aid under the Z Benefits. This will require a new application for pre-authorization.

- a. In the event that the patient expires or declared “lost to follow-up” in the course of rehabilitation therapy, the HCI may still file claims for the payment of services rendered to PhilHealth. The contracted HCI should submit a notarized sworn declaration for all lost to follow up patients and present a copy of death certificate for those that expired.

“LOST TO FOLLOW UP” means that the patient has not come back as advised for immediate next visit.

For **audiological follow up**, this means that the patient has not come back for follow up **within two months** from the scheduled appointment.

For **speech therapy**, this means that the patient has not come back for follow up within **one month** from the scheduled appointment.

- b. In instances that these patients who were declared “Lost to follow up” by the contracted HCI were provided rehabilitation services in other HCIs, claims for the succeeding rehabilitation services for this particular Z benefit package shall be **denied**.

12. For speech therapy, can the contracted HCI collect the fee from the patient every after each session and reimburse to the patient once the HCI receives the payment from PhilHealth?

No. The HCI is not allowed to collect from the patient every after each session. Only when the patient finished 26 sessions of speech therapy or the patient is declared “lost to follow-up” can the HCI file for reimbursement.

There is a provision in the policy for “lost to follow-up” patients where, for speech therapy sessions, at least 20 of the 26 recommended sessions per tranche should have been completed for the treatment to be eligible for claims reimbursement.

13. Where can patients avail themselves of this benefit package?

PhilHealth shall engage with identified tertiary government HCIs for the provision of specialized multi-and interdisciplinary health care delivery for this Z benefit. **PhilHealth Circular 2015-014** provides guidance on the contracting process for HCIs as providers for Z benefit for children with disabling hearing loss. Subsequent contracting of other capable government and private HCI shall be done to expand benefit utilization and improve implementation efficiency.

14. Clarifications on the application of the policy on the Z Benefits for children with hearing impairment

A. What will happen to the claims reimbursement of a child, aged 1 year old, with moderate hearing loss, who was pre-authorized in a contracted HCI and received the assistive device but did continued his or her speech therapy in a non-contracted HCI?

The contracted HCI may claim for the first and second tranches, namely assessment (Php 1,250.00) and hearing aid fitting, hearing aid package, verification and ear mold (P39,010.00), respectively. The HCI, however, can no longer claim for any speech therapy services.

B. If the same patient in Item 13.A. has turned 6 years old, and returned to the contracted HCI for a replacement of the hearing aid, can the patient avail himself or herself of the benefit package?

Yes, the patient can avail himself or herself of the benefit for replacement of the hearing aid. This is because the child has fulfilled the conditions- i.e. should be enrolled in the Z Benefits prior to age of six years old and has previously availed on the hearing aid under the Z Benefits. However, the contracted HCI should submit to PhilHealth a new application for pre-authorization.

C. Could the child in Item 13.B, who availed of the benefit for replacement of the hearing aid, avail of the ear mold refitting?

No. Ear mold refitting is included in the benefit package for assessment and hearing aid provision, with moderate hearing loss (Z020.1), and is paid in the third tranche. This specific benefit package, which is different from the replacement services (Z020.8), may only be availed of by the child once upon enrollment.

15. What are examples of upgrades of services that warrant a co-pay from a child availing of the Z Benefits for hearing impairment?

Among the examples of upgrades of services are:

- a. Additional diagnostic tests that are not included in the mandatory services identified in the policy (PhilHealth Circular No. 2018-0011)
- b. Additional training/ therapy sessions in excess of the number of sessions to be covered by PhilHealth
- c. Upgrade in the specifications of the hearing aid covered by PhilHealth

16. Is there a list of suppliers of hearing aids and batteries that are endorsed by PhilHealth?

As of date of drafting of this Tamang Sagot, there is no list of recognized suppliers of hearing aids and batteries. A MOA with the supplier is neither a requirement for contracting HCIs.

The only requirement as to the provision of the hearing aid is that the device sticker should be attached in the claims corresponding to the provision of the hearing aid (which is tranche 2 of the benefit package for assessment and hearing aid provision, as proof of regulated device use.

17. Why there is no intervention provided under the Z benefits for children with hearing impairment for children aged 6 years to less than 18 years old, with severe to profound hearing loss?

As language development is optimal during the first six years of life, benefit from use of hearing aid is limited when access to sounds / speech information start at a later age. Children aged 7 years and above may benefit more with other modes of re/habilitation to communicate.