


## BENEFIT COVERAGE GUIDELINE – 1.01.528

# Hearing Aids (Excludes Implantable Devices)

Effective Date:	Feb. 1, 2019	RELATED POLICIES/GUIDELINES:
Last Revised:	Jan. 4, 2019	7.01.05 Cochlear Implant
Replaces:	N/A	7.01.83 Auditory Brainstem Implant
		7.01.84 Semi-Implantable and Fully Implantable Middle Ear Hearing Aids
		7.01.547 Implantable Bone Conduction and Bone-Anchored Hearing Aids

Select a hyperlink below to be directed to that section.

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### Introduction

A hearing aid is a small device that fits in or on the ear. It is worn to help people who have lost hearing sense by making sounds louder so they can be heard. Hearing aids are only covered when the member has a specific benefit. This policy explains when hearing aids would be covered if the member has a hearing aid benefit.

**Note:** The Introduction section is for your general knowledge and is not to be taken as policy coverage criteria. The rest of the policy uses specific words and concepts familiar to medical professionals. It is intended for providers. A provider can be a person, such as a doctor, nurse, psychologist, or dentist. A provider also can be a place where medical care is given, like a hospital, clinic, or lab. This policy informs them about when a service may be covered.

## Coverage Guidelines

If benefits for a hearing aid are available, the following criteria apply. (See [below](#) for state mandate for Oregon members).

Equipment	Medical Necessity
Hearing aids	Hearing aids that are FDA-approved and dispensed by

Equipment	Medical Necessity
	<p><b>prescription may be considered medically necessary for a moderate hearing loss of 40 to 60 dB (based on pure tone average bone-conduction detection threshold) for any of the following:</b></p> <ul style="list-style-type: none"> <li>• Conductive hearing loss (external and middle ear blockage/damage/disease) that is unresponsive to medical/surgical interventions</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Sensorineural hearing loss (inner ear cilia are damaged)</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• Mixed hearing loss (combination of conduction hearing loss and sensorineural hearing loss)</li> </ul> <p><b>Traditional hearing aids are externally worn microphones that amplify sound to the ear through an ear mold that fits in the ear canal (see <a href="#">Definition of Terms</a>).</b></p> <p><b>Selection of the hearing aid is based on the results from a complete work-up performed by a hearing professional that includes skilled hearing tests and assessment along with fitting the chosen device.</b></p> <p><b>The hearing aid dispensed should meet the hearing requirements of the member in the environments and under the conditions where enhanced hearing is needed.</b></p> <p><b>Note:</b> This policy does not address semi-implantable/fully-implantable or bone anchored hearing devices (see <a href="#">Related Policies/Guidelines</a>).</p>

Equipment	Investigational
<b>Hearing Aids</b>	<p><b>Hearing aids that are investigational include but are not limited to:</b></p> <ul style="list-style-type: none"> <li>• Non-implantable intraoral (in the mouth) bone conduction hearing aids (eg, SoundBite™ Hearing System)</li> </ul>



Equipment	Non-Covered
Hearing Aids	<b>Over-the-counter hearing assistive devices/personal sound amplification products (PSAPs) available without a prescription are not covered (eg, NewEar™, Pocketalker®, TV Ears® and others).</b>

Requirement	Coverage Guidelines
Documentation	<p><b>Documentation must include ALL of the following information:</b></p> <ul style="list-style-type: none"> <li>• Written prescription from the examining physician/licensed healthcare provider within the past 6 months</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>• A complete audiology evaluation within the past 6 months</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>• Explanation of audiometric test data/results that demonstrates the member’s hearing loss &amp; need for a hearing aid</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>• History of prior use or current use of a hearing aid (not applicable if the member has never had a hearing aid)</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>• Recommendation for the type of hearing aid technology that is appropriate for the member</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>• Follow up plan for assessing the effectiveness/outcome of using a hearing aid - a trial period may be needed to test the usability of a specific hearing aid model/type</li> </ul>

## Coding

Code	Description
<b>CPT</b>	
92550	Tympanometry and reflex threshold measurements
92551	Screening test, pure tone, air only



Code	Description
92552	Pure tone audiometry (threshold); air only
92553	Pure tone audiometry (threshold); air and bone
92555	Speech audiometry threshold;
92556	Speech audiometry threshold; with speech recognition
0208T	Pure tone audiometry (threshold), automated; air only
0209T	Pure tone audiometry (threshold), automated; air and bone
0210T	Speech audiometry threshold, automated;
0211T	Speech audiometry threshold, automated; with speech recognition
0212T	Comprehensive audiometry threshold evaluation and speech recognition (0209T, 0211T combined), automated
HCPCS	
V5014	Repair/modification of a hearing aid
V5030	Hearing aid, monaural, body worn, air conduction
V5040	Hearing aid, monaural, body worn, bone conduction
V5050	Hearing aid, monaural, in the ear
V5060	Hearing aid, monaural, behind the ear
V5120-V5267	Hearing aids, services and accessories
V5298	Hearing aid, not otherwise classified

**Note:** CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). HCPCS codes, descriptions and materials are copyrighted by Centers for Medicare Services (CMS).

## Related Information

### Definition of Terms

**Audiometric testing:** Diagnostic tests that evaluate the ability to hear sounds. The intensity (loudness) of sound is measured in decibels. The tone (speed of sound wave vibrations) is measured in cycles per second. The standard battery of hearing tests varies depending on whether the patient is an infant, child or adult.



**Hearing impairment (deafness/hearing loss):** A reduction in the ability to perceive sound that is classified as mild, moderate, severe or profound.

**Pure tone average (PTA):** Average air conduction threshold measured with an earphone.

**Traditional hearing aid:** A non-implanted, non-disposable on-ear or in-ear device that is FDA-approved and dispensed only by prescription.

## Exclusions and Limitations

Hearing aids are specifically excluded under many benefit plans (see [Scope](#)).

When hearing aid benefits exist in a health plan, limitations may include a dollar maximum and/or frequency of benefit availability (eg, once every 36 months or once every 48 months).

## Oregon

Oregon has a specific statute that mandates a benefit level of coverage set by the state and adjusted annually for one nondisposable hearing aid per hearing impaired ear for covered members who are 18 years of age or younger OR 19 to 25 years of age and enrolled in a secondary school or an accredited educational institution. More information regarding covered and non-covered services and other administrative criteria for dispensing hearing aids and the frequency of replacements can be found at the following link:

[https://www.oregonlegislature.gov/bills\\_laws/ors/ors743A.html](https://www.oregonlegislature.gov/bills_laws/ors/ors743A.html) (See section 743A.141 Hearing Aids), accessed January 2019<sup>1</sup> (see [Scope](#)).

## Evidence Review

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### Background

#### *Degree of Hearing Loss*

Hearing loss is described as conductive, sensorineural, or mixed, and can be unilateral (one ear) or bilateral (both ears). The American Speech - Language - Hearing Association (ASHA) has defined the degree of hearing loss based on pure-tone average (PTA). The PTA is the average



air-conduction threshold for 1000 and 2000 Hz, and 3000 Hz measured with an earphone. Normal hearing is the detection of sound at or below 20 decibels (dB).<sup>2</sup>

The degree of hearing loss based on PTA detection thresholds is defined as:

- Mild hearing loss (20 to 40 dB)
- Moderate hearing loss (40 to 60 dB)
- Severe hearing loss (60 to 80 dB)
- Profound hearing loss (greater or equal to 80 dB)

### ***Hearing Instrument/Aids***

A hearing aid is an electronic device used to help members with a hearing impairment by providing sound amplification through the use of a microphone, amplifier and receiver. Members with moderate to severe sensorineural hearing loss are usually fit with acoustic hearing aids that are worn externally. An air-conduction (AC) hearing aid can benefit members with sensorineural, conductive, or mixed hearing loss. Contralateral routing of signal (CROS) is a system in which a microphone on the affected side transmits a signal to an air-conduction hearing aid on the normal or less affected side.<sup>3-5</sup> Hearing aids that are marketed for use by the public should have approval from the U.S. Food and Drug Administration (FDA).

### ***Hearing Aid Styles***

There are two hearing aid styles:<sup>3-5</sup>

- The body level instrument/aid (worn on the body) is not commonly prescribed and yet may be used for patients, including infants, whose ears are too small to hold a behind the ear aid.
- The ear level instrument/aid (worn on and/or in the ear) is categorized by where on the ear the device is worn:
  - Behind the ear (BTE)
  - Completely in the canal (CIC)
  - In the canal (ITC)



- In the ear (ITE)

The receiver that fits in the ear canal for all hearing aids requires a mold and is custom-fitted to the patient.

## ***Hearing Aid Types***

There are three types of hearing aids:<sup>3-5</sup>

- Analog hearing aids convert sound waves that are amplified as an electrical signal in proportion to the sound signal. Though it has few adjustment options for the audiologist to fine-tune the instrument to meet the member's amplification needs. Analog aids are a relatively inexpensive option. However, analog hearing aids are being replaced by digital technology.
- Digital hearing aids convert sound waves into numerical codes before amplifying them, similar to binary computer code. This technology is more flexible with options for fine tuning the hearing aid to the member's hearing needs by the audiologist and user.
- Digital hybrid hearing aids have both analog technology for sound processing and digital technology for programming. Hybrid aids offer more options for the audiologist and user to adjust the "channels" to meet a variety of listening environments.

There are many brands of hearing aids available. This link includes a chart of some of the brands: <https://www.hearingtracker.com/blog/hearing-aid-brands-explained/>, last modified July 11, 2018, accessed January 2019.

## ***Accessories***

Telephone adapters are not covered.

Batteries and cords often are not covered.

Benefits for the following are often included in the hearing aid benefit limits or may not be covered:

- Ear molds
- Hearing aid dispensing fees



- Hearing aid fittings

### ***Over-the-Counter Hearing/Listening Assistive Devices***

Over-the-counter hearing assistive devices/personal sound amplification products (PSAPs) available without a prescription are not covered. These include but are not limited to the following:

- Cyberscience Amplifier
- NewEar™
- Pocketalker®
- TV Ears®

### ***Repair/Replacement***

Benefits for hearing aid repair/replacement services are often included in the hearing aid benefit limits or may not be covered (see [Scope](#)).

## **Medicare National Coverage**

Hearing aids or examination for the purpose of prescribing, fitting, or changing hearing aids are excluded from coverage.<sup>7</sup>

## **Regulatory Status**

Air conduction hearing aids that are intended to compensate for hearing loss are regulated by the U.S. Food and Drug Administration (FDA). The FDA does not consider sound amplifiers to be medical devices when labeled for recreational or other use by individuals with normal hearing. However, certain safety regulations related to sound output levels still apply to these products.<sup>6</sup>





## References

1. Oregon State Legislature/Oregon State Statutes Chapter 743A Health insurance: Required reimbursement. Available at URL address: [https://www.oregonlegislature.gov/bills\\_laws/ors/ors743A.html](https://www.oregonlegislature.gov/bills_laws/ors/ors743A.html) 2017 Edition. Section 743A.141 Hearing Aids Accessed January 2019.
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8. Smith C, Wilber LA, Cavitt K. PSAPs vs hearing aids: An electroacoustic analysis of performance and fitting capabilities. Hearing Review. 2016;23(7):18-24. Available at: <http://www.hearingreview.com/2016/06/psaps-vs-hearing-aids-electroacoustic-analysis-performance-fitting-capabilities/> Accessed January 2019.

## History

Date	Comments
03/10/14	New policy. Non-implanted traditional hearing aids that are FDA-approved and dispensed by prescription may be considered medically necessary for a moderate hearing loss when criteria are met.
01/28/15	Annual Review. Policy reviewed. Added Definition of Terms to Policy Guidelines. Benefit Application now includes reference and hyperlink to Oregon specific laws about coverage of non-implantable, non-disposable hearing aids. Reference 5 added; others renumbered. Policy statement unchanged. ICD-9 and ICD-10 codes removed from policy; these are not utilized in adjudication of the policy.
01/12/16	Annual Review. Policy reviewed; no change to the policy statement.
02/01/17	Annual Review, approved January 10, 2017. Policy reviewed through November 2016,



Date	Comments
	references added. Policy statements unchanged. Policy moved to new format.
02/01/18	Annual Review, approved January 9, 2018. Policy reviewed. No change to the policy statement.
02/01/19	Annual Review, approved January 4, 2019. Policy reviewed. References updated. No change to policy statement.

**Disclaimer:** This medical policy is a guide in evaluating the medical necessity of a particular service or treatment. The Company adopts policies after careful review of published peer-reviewed scientific literature, national guidelines and local standards of practice. Since medical technology is constantly changing, the Company reserves the right to review and update policies as appropriate. Member contracts differ in their benefits. Always consult the member benefit booklet or contact a member service representative to determine coverage for a specific medical service or supply. CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). ©2019 Premera All Rights Reserved.

**Scope:** Medical policies are systematically developed guidelines that serve as a resource for Company staff when determining coverage for specific medical procedures, drugs or devices. Coverage for medical services is subject to the limits and conditions of the member benefit plan. Members and their providers should consult the member benefit booklet or contact a customer service representative to determine whether there are any benefit limitations applicable to this service or supply. This medical policy does not apply to Medicare Advantage.



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Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator - Complaints and Appeals  
PO Box 91102, Seattle, WA 98111  
Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357  
Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services  
200 Independence Avenue SW, Room 509F, HHH Building  
Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)  
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Getting Help in Other Languages**

**This Notice has Important Information.** This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-722-1471 (TTY: 800-842-5357).

**አማርኛ (Amharic):**

ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል። ይህ ማስታወቂያ ስለ ማመልከቻዎ ወይም የ Premera Blue Cross ሽፋን አስፈላጊ መረጃ ሊኖረው ይችላል። በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀናት ሊኖሩ ይችላሉ። የጤና ሽፋንዎን ለመጠበቅና በአስፈላጊ እርዳታ ለማግኘት በተውሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል። ይህን መረጃ እንዲያገኙ እና የለምንም ክፍያ በቋንቋዎ እርዳታ እንዲያገኙ መሰብሰብ አለዎት። በስልክ ቁጥር 800-722-1471 (TTY: 800-842-5357) ይደውሉ።

**العربية (Arabic):**

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**Avi sila a gen Enfòmasyon Enpòtan ladann.** Avi sila a kapab genyen enfòmasyon enpòtan konsènan aplikasyon w lan oswa konsènan kouvèti asirans lan atravè Premera Blue Cross. Kapab genyen dat ki enpòtan nan avi sila a. Ou ka gen pou pran kèk aksyon avan sèten dat limit pou ka kenbe kouvèti asirans sante w la oswa pou yo ka ede w avèk depans yo. Se dwa w pou resewva enfòmasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-722-1471 (TTY: 800-842-5357).

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**Hmoob (Hmong):**

**Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb.** Tej zaum tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam hnu ntawm Premera Blue Cross. Tej zaum muaj cov hnuv tseem ceeb uas sau rau hauv daim ntawv no. Tej zaum koj kuj yuav tau ua qee yam uas pab kom koj ua tsis pub dhau cov caij nyuog uas teev tseg rau hauv daim ntawv no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau 800-722-1471 (TTY: 800-842-5357).

**Iloko (Ilocano):**

**Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion.** Daytoy a pakdaar mabalin nga adda ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonyo wenna coverage babaen iti Premera Blue Cross. Daytoy ket mabalin dagiti importante a petsa iti daytoy a pakdaar. Mabalin nga adda rumbeng nga aramidenyo nga addang sakbay dagiti partikular a naituding nga aldaw tapno mapagtalinaedyo ti coverage ti salun-atyto wenna tulong kadagiti gastos. Adda karbenganyo a mangala iti daytoy nga impormasion ken tulong iti bukodyo a pagsasao nga awan ti bayadanyo. Tumawag iti numero nga 800-722-1471 (TTY: 800-842-5357).

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본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Premera Blue Cross 를 통한 커버리지에 관한 정보를 포함하고 있을 수 있습니다. 본 통지서에는 핵심이 되는 날짜들이 있을 수 있습니다. 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하의 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 800-722-1471 (TTY: 800-842-5357) 로 전화하십시오.

**ລາວ (Lao):**

ແຈ້ງການນີ້ມີຂໍ້ມູນສໍາຄັນ. ແຈ້ງການນີ້ອາດຈະມີຂໍ້ມູນສໍາຄັນກ່ຽວກັບຄໍາອ້ອງສະໝັກ ຫຼື ຄວາມຄົມຄອງປະກັນໄພຂອງທ່ານຜ່ານ Premera Blue Cross. ອາດຈະມີວັນທີ່ສໍາຄັນໃນແຈ້ງການນີ້. ທ່ານອາດຈະຈໍາເປັນຕ້ອງດໍາເນີນການຕາມກຳນົດ ເວລາສະເພາະເພື່ອຮັກສາຄວາມຄົມຄອງປະກັນສະພາບ ຫຼື ຄວາມຊ່ວຍເຫຼືອເວັ້ນເວີ້ ຄ່າໃຊ້ຈ່າຍຂອງທ່ານໄດ້. ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໃຫ້ໃບທາ 800-722-1471 (TTY: 800-842-5357).

**ភាសាខ្មែរ (Khmer):**

សេចក្តីជូនដំណឹងនេះមានព័ត៌មានយ៉ាងសំខាន់។ សេចក្តីជូនដំណឹងនេះប្រហែលជាមានព័ត៌មានយ៉ាងសំខាន់អំពីទម្រង់បែបបទ ឬការរៀបចំរបស់អ្នកកាមរយ: Premera Blue Cross ។ ប្រហែលជាមាន កាលបរិច្ឆេទសំខាន់នៅក្នុងសេចក្តីជូនដំណឹងនេះ។ អ្នកប្រហែលជាត្រូវការបញ្ជាក់សមត្ថភាព ដល់កិច្ចការផ្ទៃក្នុងរបស់នានា ដើម្បីនឹងរក្សាទុកការធានារ៉ាប់រងអនាគតរបស់អ្នក ឬប្រាក់ដុល្លារចេញផ្លូវ។ អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះ និងដុល្លារនៅក្នុងភាសារបស់អ្នកដោយមិនអស់លុយឡើយ។ សូមទូរស័ព្ទ 800-722-1471 (TTY: 800-842-5357)។

**ਪੰਜਾਬੀ (Punjabi):**

ਇਸ ਨੋਟਿਸ ਵਿਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ. ਇਸ ਨੋਟਿਸ ਵਿਚ Premera Blue Cross ਵਲੋਂ ਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜੀ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੋ ਸਕਦੀ ਹੈ . ਇਸ ਨੋਟਿਸ ਨਵ ਖਾਸ ਤਾਰੀਖਾਂ ਹੋ ਸਕਦੀਆਂ ਹਨ. ਜੇਕਰ ਤੁਸੀਂ ਜਸਰਤ ਕਵਰੇਜ ਰਿੱਖਣੀ ਹੋਵੇ ਜਾਂ ਓਸ ਦੀ ਲਾਗਤ ਜਵਿੱਚ ਮਦਦ ਦੇ ਇਕੱਠ ਹੋ ਤਾਂ ਤੁਹਾਨੂੰ ਅੰਤਮ ਤਾਰੀਖ ਤੋਂ ਪਹਿਲਾਂ ਢੁੱਝ ਖਾਸ ਕਦਮ ਚੁੱਕਣ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ ,ਤੁਹਾਨੂੰ ਮੁਫਤ ਵਿੱਚ ਤੋਂ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ ,ਕਾਲ 800-722-1471 (TTY: 800-842-5357).

**فارسی (Farsi):**

این اعلامیه حاوی اطلاعات مهم میباشد. این اعلامیه ممکن است حاوی اطلاعات مهم درباره فرم تقاضا و یا پوشش بیمه ای شما از طریق Premera Blue Cross باشد. به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است برای حفظ پوشش بیمه تان یا کمک در پرداخت هزینه های درمانی تان، به تاریخ های مشخصی برای انجام کارهای خاصی احتیاج داشته باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. برای کسب اطلاعات با شماره 800-722-1471 (کلیربران TTY تماس باشماره 800-842-5357) تماس برقرار نمایید.

**Polskie (Polish):**

To ogłoszenie może zawierać ważne informacje. To ogłoszenie może zawierać ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Premera Blue Cross. Prosimy zwrócić uwagę na kluczowe daty, które mogą być zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwońcie pod 800-722-1471 (TTY: 800-842-5357).

**Português (Portuguese):**

Este aviso contém informações importantes. Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross. Poderão existir datas importantes neste aviso. Talvez seja necessário que você tome providências dentro de determinados prazos para manter sua cobertura de saúde ou ajuda de custos. Você tem o direito de obter esta informação e ajuda em seu idioma e sem custos. Ligue para 800-722-1471 (TTY: 800-842-5357).

**Română (Romanian):**

Prezenta notificare conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin Premera Blue Cross. Pot exista date cheie în această notificare. Este posibil să fie nevoie să acționați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența provizorie la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la 800-722-1471 (TTY: 800-842-5357).

**Русский (Russian):**

Настоящее уведомление содержит важную информацию. Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через Premera Blue Cross. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 800-722-1471 (TTY: 800-842-5357).

**Fa'asamoa (Samoan):**

Atonu ua iai i lenei fa'asilasilaga ni fa'amatalaga e sili ona taua e tatau ona e malamalama i ai. O lenei fa'asilasilaga o se fesoasoani e fa'amatala atili i ai i le tulaga o le polokalame, Premera Blue Cross, ua e tau fia maua atu i ai. Fa'amolemole, ia e iloilo fa'alelei i aso fa'apitoa olo'o iai i lenei fa'asilasilaga taua. Masalo o le'a iai ni feau e tatau ona e faia ao le'i aulia le aso ua ta'ua i lenei fa'asilasilaga ina ia e iai pea ma maua fesoasoani mai ai i le polokalame a le Malo olo'o e iai i ai. Olo'o iai iate oe le aia tatau e maua atu i lenei fa'asilasilaga ma lenei fa'matalaga i legagana e te malamalama i ai aunoa ma se togiga tupe. Vili atu i le telefoni 800-722-1471 (TTY: 800-842-5357).

**Español (Spanish):**

Este Aviso contiene información importante. Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de Premera Blue Cross. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-722-1471 (TTY: 800-842-5357).

**Tagalog (Tagalog):**

Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Premera Blue Cross. Maaaring may mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganiitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 800-722-1471 (TTY: 800-842-5357).

**ไทย (Thai):**

ประกาศนี้มีข้อมูลสำคัญ ประกาศนี้อาจมีข้อมูลที่สำคัญเกี่ยวกับกาการสมัครหรือขอบเขตประกันสุขภาพของคุณผ่าน Premera Blue Cross และอาจมีกำหนดการในประกาศนี้ คุณอาจจะต้องดำเนินการภายในกำหนดระยะเวลาที่แน่นอนเพื่อจะรักษาการประกันสุขภาพของคุณหรือการช่วยเหลือที่มีค่าใช้จ่าย คุณมีสิทธิที่จะได้รับข้อมูลและความช่วยเหลือในภาษาของคุณโดยไม่มีค่าใช้จ่าย โทร 800-722-1471 (TTY: 800-842-5357)

**Український (Ukrainian):**

Це повідомлення містить важливу інформацію. Це повідомлення може містити важливу інформацію про Ваше звернення щодо страховального покриття через Premera Blue Cross. Зверніть увагу на ключові дати, які можуть бути вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону 800-722-1471 (TTY: 800-842-5357).

**Tiếng Việt (Vietnamese):**

Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin tham gia hoặc hợp đồng bảo hiểm của quý vị qua chương trình Premera Blue Cross. Xin xem ngày quan trọng trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 800-722-1471 (TTY: 800-842-5357).