

Preface

This research explores the ways in which the hearing impaired can afford aided hearing. The focus is on Ukraine and Russia, but the findings can be applied to other developing countries. In Ukraine, only some groups of the hearing impaired have access to free government hearing aids. In Russia, the situation is similar but not the same. There, the hearing impaired have access to partial reimbursement. The research analyses the possibilities of improvement the current healthcare policies in Ukraine and in Russia.

The research method used in the study is the grounded theory approach.¹ It is based on empirical research with the quantitative verification of the newly formed theory via Confirmatory Factor Analysis. To conceptualize the theory, the author conducted a series of interviews with the hearing impaired, consumer finance experts, hearing aid dispensers, hearing instrument and implant manufacturers, non-government organizations and other experts. All this has allowed to formulate the hypothesis on an alternative healthcare economic policy for hearing impairment. A formal survey for hearing impaired people was developed. It measures their hearing loss, daily activities, occupation, quality of life, access to reimbursement and other indicators. The survey was conducted mostly in the USA, Russia and Ukraine. Subsequently, the survey results were analyzed with Confirmatory Factor Analysis to refine and confirm the findings of the qualitative research.

The first finding of the study is that not all hearing impaired will equally benefit from aided hearing. The hearing impaired who often need to use their hearing ability while speaking on the phone, holding a conversation in areas with a lot of background noise, participating in group discussions or talking with strangers will gain the most. Least of all will benefit the hearing impaired who are fully integrated in the deaf society, and those who communicate with normal-hearing people only occasionally in one-on-one conversations. The hearing impaired with high income, who have a high subjective time-value-of-money discount rate and access to at least partial reimbursement, are in better position to afford aided hearing though savings. On the other hand, the hearing impaired who are satisfied with their prior aided hearing experience, willing to borrow money and put up some of their assets as collateral, are best positioned to afford aided hearing through borrowing.

The most humane option for all hearing impaired is full reimbursement healthcare economic policy. Unfortunately, providing free aided hearing for all

¹ Glaser & Strauss, 1967.

hearing impaired in the population is very costly. Countries, which cannot afford such generosity, need to know how to spend their limited resources wisely. We recommend implementing the subsidized loans or the subsidized savings and loans healthcare economic policy to help the hearing impaired to afford aided hearing.

The best solution for person's hearing loss is the one that meets the needs of the hearing impaired at an affordable price. We show that the subsidized savings and loans policy allows all hearing impaired, regardless of their wealth, to get access to aided hearing. Besides, in this research, we show that the subsidized loans policy is more cost-effective than the partial lump-sum reimbursement currently used in Russia and other countries. Partial lump-sum reimbursement policy often leads to over-reimbursing people, who can afford aided hearing without any external help, and to under-reimbursing people, who cannot afford aided hearing even with the partial lump-sum reimbursement.

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