Jennifer Pinney

Jennifer Pinney is a parent member of the ACI Alliance CI CAN network and actively advocates for insurance coverage for hearing implants.

Our daughter Abigail fell from a hammock in June of 2020 when she was almost 2. She fractured her temporal bone causing single sided deafness (SSD). After discovering the SSD several months later, we were referred to a clinic to explore the possibility of a cochlear implant (CI), where it was recommended that we move ahead with a CI.

Unfortunately, we were denied insurance coverage for the cochlear implant. We were insured under a self-funded plan through my husband’s employer that included specific language that excludes cochlear implants for SSD. The insurance plan is written through UMR which is a division of United Healthcare.

We appealed to our insurance company as well as my husband’s employer asking for a special consideration, but both avenues were denied. We were determined to help Abigail even if we had to self-fund the CI, so we asked about the out-of-pocket cost. We got in touch with Hearts for Hearing in Oklahoma, where the staff were competent, kind, and very helpful to us. They referred us to Dr. Stanley Baker, a CI surgeon in Oklahoma, who was able to help us manage the out-of-pocket cost and performed the surgery. Hearts for Hearing was also helpful in lowering the cost of the aftercare, including costs associated with Abigail’s activation day and programming. Our daughter was implanted on August 11, 2021 and activated August 20, 2021.

We are grateful for the generosity of everyone at Hearts for Hearing and to Dr. Baker. Despite their generosity, the insurance denial meant using a significant portion of our family savings, getting a 401k loan, and seeking additional help from charity to help fund Abigail’s implant. The financial stress that this caused had a significant impact on our family.

Just a month after activation, Abigail’s cochlear implant had already changed our lives. Abigail is in a much better mood after school every day as she is no longer experiencing the listening fatigue that she had been struggling with. We also notice that she can hear where sounds are coming from significantly better than before, and that she is also responding to us better.

We chose to implant our daughter after hearing that up to 30% of children with single sided deafness (or even lesser levels of hearing loss) and don’t receive appropriate follow-up support, repeat a grade by the 3rd grade. We did not want her hearing loss to impact her ability to learn in the classroom. We also felt that sound directionality was very important because before the implant, we noticed that when a neighbor turned on their car, she would often look in the opposite direction to see where the noise was coming from. As a safety issue, this was hugely concerning for us as parents.

We are thankful to have this procedure behind us. We chose to share our story because we want to help other families who are advocating for their own children with hearing loss. This process was one of the hardest things we have gone through as a family—to know that we were fully insured and yet to determine that our insurance did not cover our child for something as critical as hearing.