












# Weighing the Pros and Cons of an OTC Offering

It's important to weigh the potential value gained against key risks and concerns

## POTENTIAL BENEFITS

-  **Awareness:** Raises awareness for the importance of hearing health
-  **Adoption:** Potential to increase hearing aid adoption to cover the hearing gap in America
-  **Ease:** A potential faster and more convenient means of buying devices (but with a risk)
-  **Access:** Offers a potential solution for rural members without audiologists in their area
-  **Differentiation:** Potential impact to product competitiveness if consumer perception is positive

## POTENTIAL RISK AND CONCERNS

-  **Fraud, Waste and Abuse:** Member taking advantage of the benefit for other person(s) not covered; or using a benefit to purchase a hearing aid they may not need
-  **Self Diagnosis:** OTC encourages self diagnosis that may be inaccurate and may potentially miss a serious health issue
-  **Safety and Efficacy:** Members could further damage their own hearing health
-  **Quality of Care:** Lower quality of care as there is potentially no professional involvement as compared to prescription hearing aids
-  **Support:** No guidance for first-time wearers, no aftercare, and no continuous coaching to encourage adoption
-  **Customer Satisfaction:** Member may purchase an OTC device when they really need a prescription hearing aid

# Key Decisions for Offering an OTC Benefit

It's also important to look at how the benefit will be designed and delivered

Criteria		Consideration
Benefit Design	<input type="radio"/>	No OTC benefit
	<input type="radio"/>	Stand-alone OTC benefit
	<input type="radio"/>	Integrated with prescription hearing aid benefit
Member Safety and Efficacy	<input type="radio"/>	<b>Product quality:</b> Testing and validating in-market OTC products
	<input type="radio"/>	<b>Confirm medical necessity:</b> Adding controls to improve quality of care (i.e., virtual screening)
Delivery Model	<input type="radio"/>	<b>Ship To Clinic:</b> Professional diagnosis, best care, support for first time wearers, and/or
	<input type="radio"/>	<b>Ship to Home:</b> Convenient but no support from professional, increased fraud risk and may not be legal in your state
Dispensing Criteria	<input type="radio"/>	<b>Testing optional:</b> Convenient (no need to see a professional) but loss of quality of care and potentially increase waste risk
	<input type="radio"/>	<b>Testing required:</b> Member documented with a hearing test (in-clinic or virtual screening) to certify loss is compatible with the OTC solution OR severe enough to require prescription hearing aids
Aftercare Service	<input type="radio"/>	<b>Virtual Visit Support:</b> Convenient access to a remote care team
	<input type="radio"/>	<b>Optional Care Package:</b> Purchased by member in-clinic