



PS Superannuants

The Association of Public Sector Superannuants Inc.
Formerly SA Superannuants
Established 1927

Welcome to **Our Guest Speaker Ed Blake** **Committee Member Victorian Branch APSS**

“My Search for Affordable Hearing Aids”

W 30 Sept 2026
APSS Victoria
Branch



This Presentation

- Hearing aid costs are a major issue for older Australians, particularly for self-funded retirees
- Many of us delay purchasing for years, mainly for pricing and social reasons
- This presentation shares my search for affordable hearing assistance

Hearing Aids in Australia

- Over 200,000 Australians have a hearing aid
- Double that number have some hearing loss
- Most people with hearing issues are over 50
- The typical buying process is 4- 6 years
- Perceived stigma is an issue for many

Rules of the Game

There are significant barriers to entry to the Australian hearing aid industry

- Hearing aids must be approved by Therapeutic Goods Administration (TGA)
- They must be prescribed by an accredited practitioner although in 2024 a new category, “Over the Counter” hearing aids was added to the TGA list.

The Oligopoly

- There are 10 main hearing aid retailers in Australia with over 1000 locations plus other visiting sites
- They sell 20 major brands (+ house brands) but there are only 5 main international manufacturers.
- The largest local provider Hearing Australia, is government owned.
- Some providers are owned by the major manufacturers

Hearing Services Program

80% of hearing aids are provided under the Hearing Services Program by Hearing Australia and other participating providers (e.g. Specsavers)

Children, Indigenous Australians, most pensioners, veterans and some others (not CSHC) are eligible

Basic hearing aids are free. Advanced hearing aids are subsidised, e.g. my preferred hearing aids would be \$3,895 per pair (full price \$5,490)

Hearing Aids Servicing

Most older model hearing aids can only be adjusted by an audiologist and need batteries

The apparently high sales margins are assumed to have helped encourage wide regional support coverage

Current model hearing aids are increasingly user adjustable and rechargeable,

Option 1

Purchase “Over the Counter”

Free Testing

- To see if you have a problem there are many free online self-tests
- You can also test your hearing using an app your phone
- Some audiologists provide free tests to self funded persons as well as to pensioners



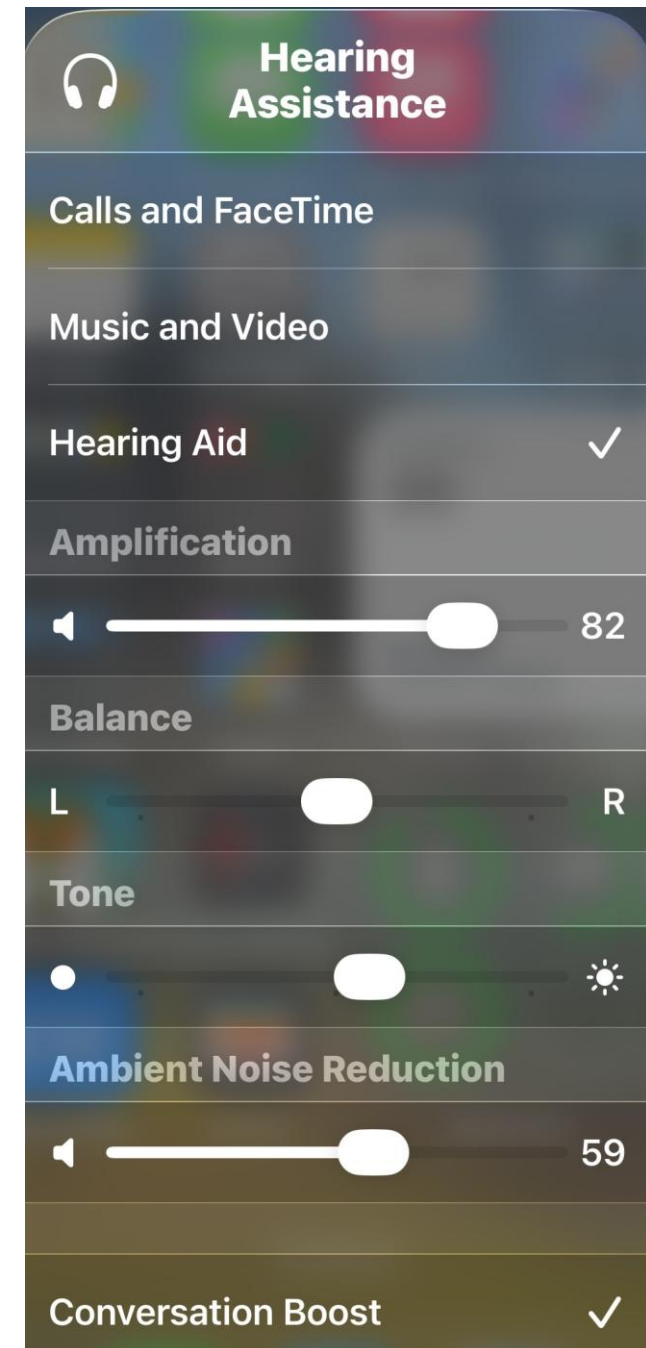
Airpods Pro

- Apple's popular earbuds, the AirPods Pro (2&3 models) are approved as OTC hearing aids.
- iPhones can be used for conducting hearing tests and controlling AirPods Pro hearing assistance functions
- They may not suit all as a hearing aid device



Airpods Pro Usability

Airpod Pro offers the same level of user control as other advanced hearing aids



Online Purchases e.g. Amazon (Lucky Dip?)

(prices are for single aids)



Hearing Aids Wireless
Rechargeable Heaing Aids for
Seniors with Noise Cancelling,
Digital Hearing Aids in The E...

3.9 ★★★★★ (24)

\$199⁹⁹

FREE delivery **Sat, 23 May**



Britzgo Hearing Aids,Noise
Cancelling by Digital
Chip,Rechargeable Sound
Amplifier,40 Hour Life Per...

3.8 ★★★★★ (170)

\$69⁰⁰

FREE delivery **Sat, 23 May**



Hearing Aids Wireless
Rechargeable Heaing Aids for
Seniors with Noise Cancelling,
Digital Hearing Aids in The E..

3.9 ★★★★★ (24)

\$199⁹⁹

FREE delivery **Sat, 23 May**

Local “Over the Counter” at Chemist Warehouse (Price per Pair)



1/11

ONLINE ONLY

FREE SHIPPING

Ceretone Nexus Behind The Ear Hearing Aid 1 Pair

Product ID: 8012668

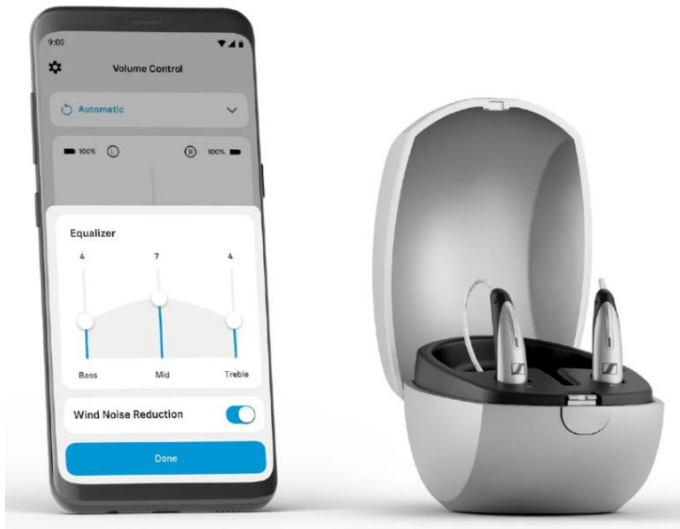
☆☆☆☆☆ 0 (0)

\$269.00

ADD TO CART

USA Over the Counter

- Sennheiser All Day Clear (FDA-listed in US)
- \$1400 AUD per pair on Amazon
- Can't access directly in Australia



Other OTC USA

- OTC aids are user adjustable via apps - some come with online user assistance
- Some of the main brands may be familiar :

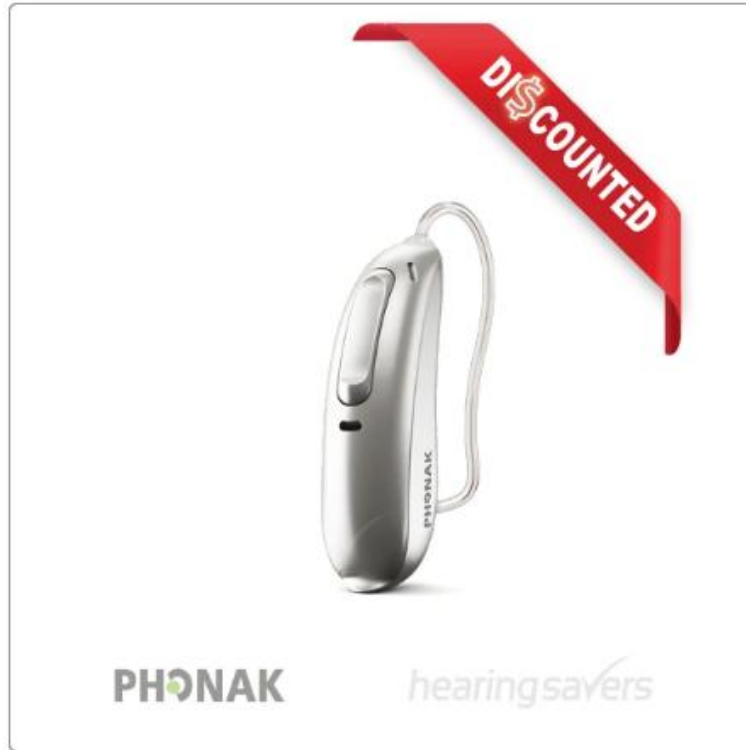
Jabra		Sennheiser
Eargo		Sony
Elehear		Audica
HP		Audien
Concha		Lexie
Go		Lucid

Option 2

Purchase from audiologist

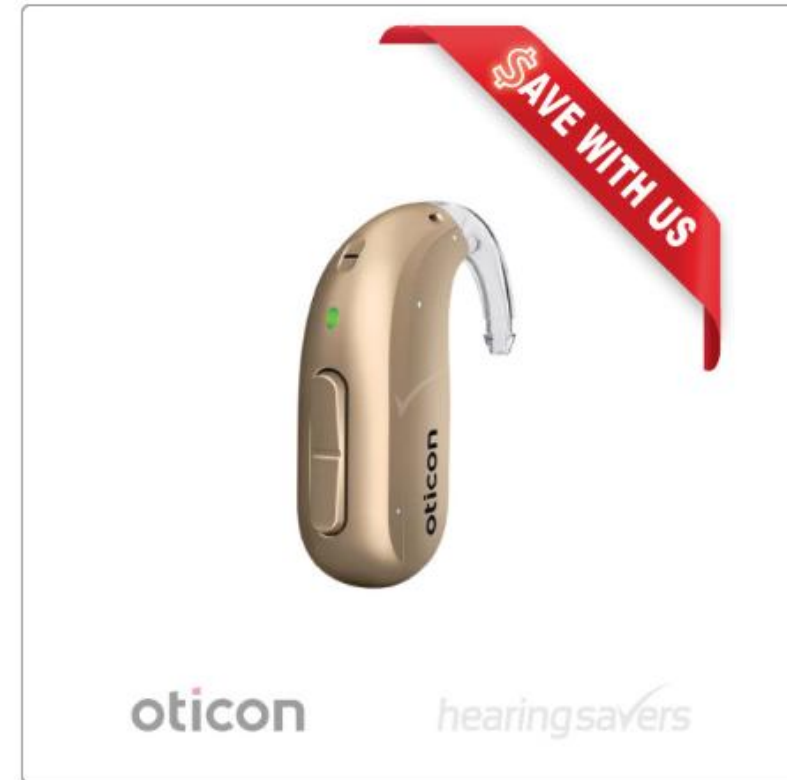
Major Local Providers – TGA Listed Hearing Aids

(Prices for each hearing aid at Value Hearing)



Phonak Lumity Audeo L90-312 hearing aid

\$2,745



Oticon Intent 1 miniBTE rechargeable hearing aid

\$3,885

Then I discovered Costco

Costco's 800+ “wholesale” stores world-wide provide
four brands of hearing aid



Costco 2021

A wholesale marketer selling Kirkland tissues and Kirkland hearing aids in a big shed did not inspire confidence!



Costo 2025

These hearing aids are equivalent to the previously listed Phonak and Oticon models (prices per pair)



Sennheiser Sonite R & Standard Charger

\$2,199.99

Includes two premium rechargeable hearing aids, one standard charger and one TV Connector.



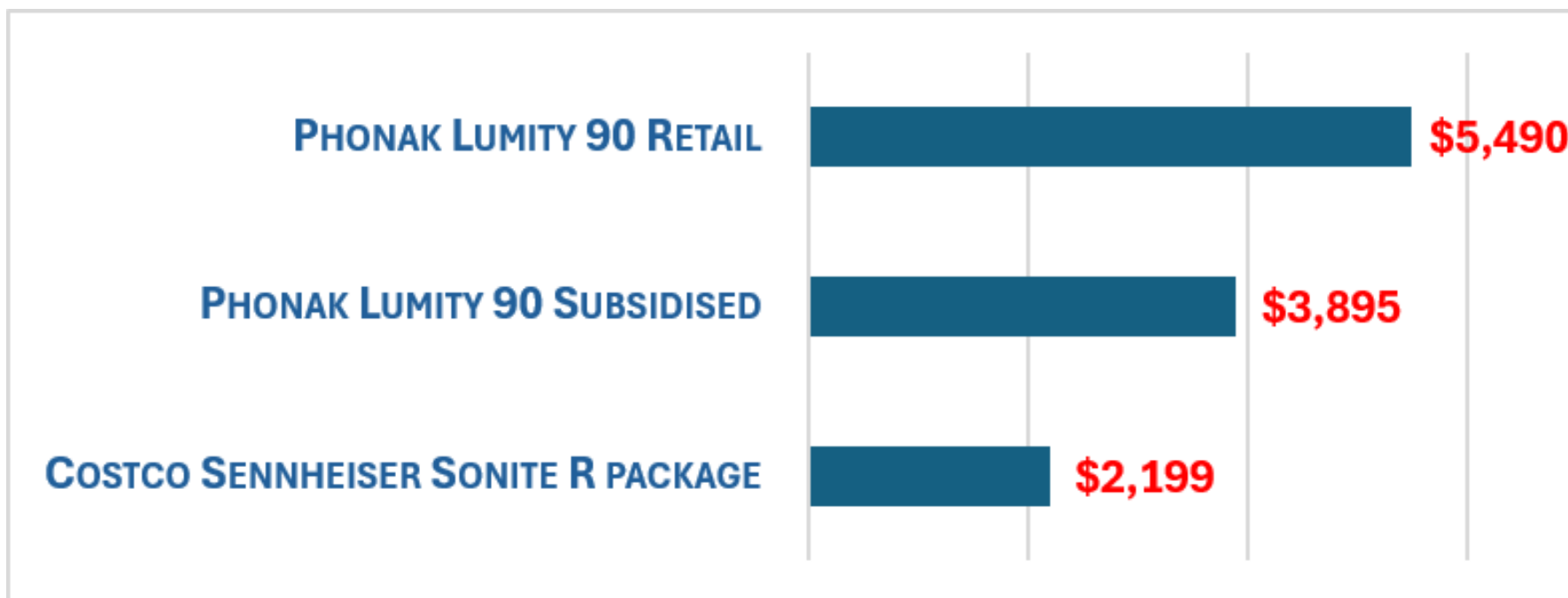
Philips HearLink 9050 miniRITE & Charger Plus

\$2,199.99

Includes two premium rechargeable hearing aids and one charger. The charger provides three full charges for charging on the go.

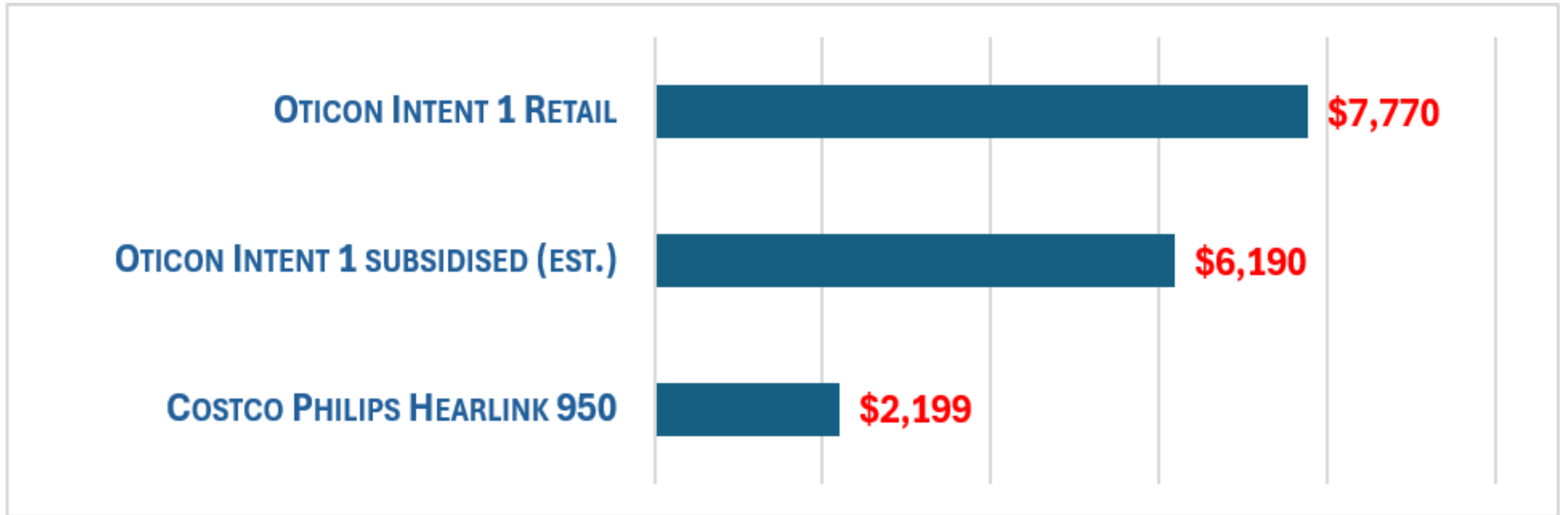
Phonak vs Sennheiser

Prices per pair



Oticon vs Philips

Prices per pair



Other fees compared

	Costo	Value Hearing
Membership	\$65 p.a.	n.a.
Hearing Test (self funded)	Free	\$82
7 day trial *	n.a.	Free with test
180 day Return/Swap	Free	n.a.
After Care Plan	Free	\$285 p.a.
Adjustment fees	Free	\$62
Loss/Damage insurance	Free	\$825 excess
TV Adapter (Phonak/Sennheiser)	Included	\$678
Locations in Victoria	3	26
* <i>of premium devices</i>		

Where To From Here?

- Costo's prices expose a considerable price gap – even when compared to subsidised prices.
- High prices arguably help to support greater sales and service coverage, but the gap still appears excessive.
- There is limited incentive for manufacturers to support OTC hearing aids in Australia where they enjoy high retail margins
- What can be done to make the public aware of the price disparities and initiate a review of the industry's pricing?
- Any Questions?

Presentation by **Peter Baker**, our IT Guru

IT Topic: “Understanding Computer Passwords, Password Manager Programs and Passkeys”

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The Be Connected website covers password managers and passkeys in 2 videos.

The topics and links were published with the meeting invitation, so members can connect manually if needed. However, some members did not receive their invitation, so they are included here.

Be Connected: [Be Connected - Every Australian online](#)

Browse Content for two topics passwords and passkeys:

1. [Managing passwords | Free Online Course | Be Connected](#) 8 minutes
2. Password Discussion
3. [What is a passkey? | Free Online Course | Be Connected](#) 4 minutes
4. Passkey discussion

- The Be Connected website covers password managers and passkeys in 2 videos.
- The topics and links are published on our Victorian Branch page, so members can connect manually if needed.
- Managing passwords | Free Online Course | Be Connected - 8 minutes
 - Password Discussion
- What is a passkey? | Free Online Course | Be Connected - 4 minutes
 - Passkey discussion

- **Managing passwords**

- **What is a passkey?**

- <https://www.pssuperannuants.org.au/wp-content/uploads/2026/09/Victorian-Branch-Update-September-2026-with-Password-Passcode-Links.pdf>

**Your suggestions for
future presentations**

Membership questions

Website viewing

Your questions

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