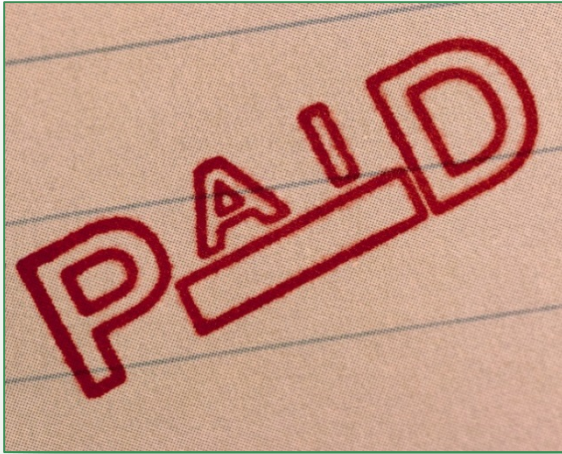


What are Your Options to Pay for Assistive Devices?



Need assistance in paying for an assistive product? Well, there are many ways to get help with covering the cost. You may be able to get coverage through your own private insurance or via federal, state and local government programs. There are also lots of national and local organizations that might be able to help. If at first you don't succeed in getting funding from one resource, try another. You may also be able to appeal the decision. So, be sure to find out what your options are when you first apply for assistance.

Where You Should Start

Usually the person who prescribes or recommends the assistive product or device can help you get started and be a helpful ally in actually getting you the device you need. This could be your physician or healthcare provider, teacher, vocational counselor or other professional. If someone has prescribed or recommended a device, ask them where you might be able to get it and if health insurance, the school system or other programs will cover all or a portion of the cost. Also, ask them to provide any documentation you may need such as, a prescription or written recommendation as to why you need the device. The documentation is normally needed to support requests, claims and, if denied, appeals.

If you don't have someone yet who has recommended or prescribed a product, you can find a provider or supplier who can help. Providers include people and organizations such as physicians and healthcare professionals, hospitals, rehabilitation facilities, home health agencies and school systems. Suppliers include people and organizations offering medical equipment, assistive technology and educational products, such as vendors, stores, and manufacturers who produce the device you're interested in. This guide provides you with some information and links to resources that may be able to assist you.

Resources for Financial Assistance

Typically, getting help for purchasing an assistive device is linked to how you plan to use it and where:



Your Primary Resources

If you plan to use a device at home or for rehabilitation due to a medical condition, it may be covered by your health insurance.

These devices are typically prescribed by a physician or other healthcare practitioner, with a written prescription and care plan that relates to your “medical necessity” or medical condition. Health insurance includes Medicare, Medicaid, Veterans health benefits and private health insurance. According to Healthcare.gov, under the Affordable Care Act, private health insurance plans are expected to offer “services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.”

The rules and limits on what devices are covered, how much of the cost is covered, who is eligible to prescribe devices, the process for paying for the devices, as well the appeals process, in case you are initially denied the coverage, all vary depending on your type of insurance:

- Private Insurance:
 - Contact your private insurance company to find out what they cover.
 - [Find out what private insurance companies on Healthcare.gov cover.](#)

Prescribers, Providers and Suppliers Resources

Speech, hearing, language, cognitive training resources:

- [National Association for Hearing and Speech Action \(NAHSA\)](#)

Mobility, activities of daily living and tools for participating in the classroom, at work, in the community, and other “physical therapy” or “occupational therapy” and training:

- [MoveForwardPT.com](#)
- [American Occupational Therapy Association](#)

Medical conditions, and physical, sensory and neurological disorders, and rehabilitation:

- *General Medical/Physical*
 - [American Academy of Physical Medicine and Rehabilitation](#)
- *Vision*
 - [OrthoInfo](#)
 - [eyeSmart](#)
 - [American Optometric Association](#)
- *Head, Neck, Ears, Nose and Throat*
 - [American Academy of Otolaryngology](#)
- *Brain/Neurological*
 - [American Brain Foundation](#)
 - [National Institute of Neurological Disorders and Stroke](#)

Suppliers of assistive devices registered with Medicare:

- [Medicare.gov Listings](#)
- [AbleData Listings](#)

- Medicare:
 - [Find out what is covered.](#)
 - [Find out if a specific device is covered.](#)
- Medicaid:
 - [Find out what is covered.](#)
 - [Find out if your state provides unique coverage.](#)
- [Find out what the Early Periodic Screening, Diagnosis, and Treatment \(EPSDT\) Program - the child health component of Medicaid - covers.](#)
- [Find out what the Department of Veterans Affairs covers.](#)



If you plan to use the device as part of a student Individualized Educational Program (IEP) through the Individuals with Disabilities Education Act (IDEA), it may be covered by your local school district.

These devices are typically required to assist students with listening, speaking, reading, writing, or for other learning needs to effectively participate in the classroom. The need and device should be described as specifically as possible in the student’s IEP to better your chances of getting coverage. If covered, the school district could purchase, lease or otherwise provide the device at no cost to you.

- [Find out what IDEA requires schools to provide.](#)
- [Find additional assistance from a Parent Training and Information Center in your state.](#)



If you plan to use the device at work, training or other employment-related activities, it may be covered by your employer, a state vocational rehabilitation (VR) agency or other federal government employment programs.

These devices are typically needed to assist you with conducting work activities, returning to work, participating in vocational training or conducting a job search and may be paid for by an employer as a reasonable accommodation or through government programs if you qualify. Several programs exist that may assist you in paying for the device in full or partially.

- [Find information on reasonable accommodations.](#)
- [Find a VR agency in your state.](#)
- [Find information on options if you are receiving Social Security Disability Insurance \(SSDI\) or Supplemental Security Income \(SSI\).](#)

- [Find information on low-cost loans if you telework.](#)
- [Find information on employment and training resources if you are a veteran.](#)



Other Government Sponsored Resources

State and local agencies that serve people with disabilities and seniors may be able to provide you with information on obtaining assistive devices and funding from state and local resources. When considering what resources to contact, be sure to think “outside the label.” Some devices serve many different groups. For example, a communication device that translates text to speech originally developed for people with visual impairments, can be equally useful to people with speaking, reading and other language impairments. It’s important to find out which groups the device assists. Just because an organization is geared towards one group doesn’t mean that the staff might not be able to help you too. The staff usually can refer you to the best local resources.

- Find Aging & Disability Resource Centers (ADRC), Centers for Independent Living (CILs) and Eldercare locators in your state:
 - [Local Aging and Disability Resource Center Locator](#)
 - [Directory of Independent Living Centers & Related Organizations](#)
 - [Eldercare Locator](#)
- [Find state agencies for people with visual disabilities and blindness.](#)
- [Find state agencies for people with hearing loss and deafness.](#)
- [Find state agencies for people with intellectual/developmental disabilities.](#)

Denied a Claim and Need Help?

If you need information, advocacy, legal or other assistance in obtaining or paying for assistive devices, the Protection and Advocacy (P&A) System in your state may be able to help. These agencies have the authority to provide legal representation and other advocacy services, under federal and state laws, to all people with disabilities. This representation may include access to educational programs, financial entitlements, healthcare, accessible housing and employment opportunities. For example, if your insurance, school system or other program has denied payment for your assistive device, the P&A agency may be able to provide assistance in filing an appeal. [Find the P&A agency in your state.](#)

Non-Profit, Consumer and Specialty Resources

Not to be overshadowed by all of the government programs available, many charitable non-profit and consumer organizations can provide a wealth of assistance in covering the cost of assistive devices – in full or in part.

Major Non-Profits

- [Find information on the Christopher & Dana Reeve Foundation for paralysis, spinal cord injury and other disabilities.](#)
- [Find information on the Association of Blind Citizens Assistive Technology Fund.](#)
- [Find information on the Alliance for Accessible Hearing Care Hearing Aid Fund.](#)
- [Find information on GiveTech.org for financial assistance in obtaining assistive devices to make computers accessible.](#)
- [Find information on the Travis Roy Foundation for grants for people with spinal cord injuries.](#)
- [Find Easter Seals local affiliates that provide financial services and resources for people with disabilities of all ages.](#)



Clinical Trials and Product Development

An alternative resource of assistive devices may be participating in a clinical trial where researchers are testing new products and treatments. Often the research center pays for the cost of the assistive device, as well as related healthcare and other visits. Some may provide a small travel reimbursement or other stipend for participating in the study.

- [Find information on publicly and privately supported clinical studies.](#)

Crowd Funding

The Internet and social media have created new venues for financing and raising money. One type is “crowd funding” where individuals and/or organizations collaborate to provide funding for different purposes, including helping others by contributing money to worthy goals, such as paying for assistive devices and related services.

- [Start a fundraiser for yourself.](#)



Motor Vehicle Adaptive Devices

Most major auto manufacturers offer some reimbursement for adaptive equipment such as hand controls, wheelchair ramps or lifts installed on new or late-model vehicles purchased through an authorized dealer. Leased vehicles may also qualify, depending on the specific program. The adaptive equipment installers often have information on the various programs, manufacturers, documentation needed and application forms.

- [Find a motor vehicle equipment supplier.](#)

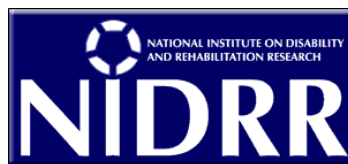
Local Community, Civic and Charitable Organizations

Other resources for funding may include private foundations, places of worship, charities, volunteer groups, and civic organizations. For example, Lions Clubs provide eyeglasses, low vision aids and other assistive devices for people with visual disabilities and blindness. These organizations are often listed on local town, city, or county websites and by local Chambers of Commerce.

- [Find your local Chamber of Commerce.](#)

Other Resources You Can Contact for Helpful Information

- [Find information on AT loan and alternative financing programs.](#)
- [Find contact information for the Assistive Technology Act program to get referrals to specific assistive technology funders in your state.](#)
- [Find listings of funding organizations provided by the Assistive Technology Industry Association \(ATIA\).](#)
- [Find listings of funding organizations provided by the Rehabilitation Engineering and Assistive Technology Society of North America \(RESNA\).](#)



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