



Section 3: Funding Assistive Technology



Funding AT

Assistive technology may unlock the door to your child's potential, but actually getting the technology may not be easy. It takes persistence to find the appropriate equipment and services and to figure out ways to pay for them.

As a parent, you have a much better chance of getting what is needed if you and your child are involved in selecting the technology and planning for its use. While acquiring funding can be a lengthy and challenging process, there are funding sources available to help pay for AT devices and many tools and resources that can make the funding process easier. Often, assistive technology is paid for by large programs, such as special education or medical insurance. Many parents, through persistence, assertiveness, and imagination have found funding in other creative ways as well.

The goals for the technology will determine the selection of equipment and prioritizing of potential funding sources. You will find it useful to begin collecting information on all potential sources, as early as possible. Generally speaking, funding sources can be organized according to their criteria, which may include:

- The individual's purpose for using the technology (such as vocational, educational, communication, medical care, or quality of life and independent living)
- The nature of the equipment
- The individual's age
- Location - many foundations focus on specific states, cities, and communities
- Financial circumstances

Companies that sell AT devices may be an excellent source of funding information. Often such companies produce funding guides and/or have funding specialists on staff to work with you.

Government Funding for AT

Special education, vocational rehabilitation, and Medicaid are the three largest government programs through which many children and adults qualify for AT devices and services. The services and funding provided by these programs are available to those who meet the programs' specific eligibility requirements. Saying someone is entitled to services, however, is not saying what those services will be. Services vary according to decisions made by individual states in implementing the program, availability of funds, and individualized assessments of need and potential. For example,

your child might be receiving Medicaid but may not be entitled to a particular medical procedure unless your state provides it and it is deemed "medically necessary."

Many funding programs use "means testing," which is a way of determining eligibility for a program or service based upon income, resources, or other measures of individual or family economic status. Within the means test, however, some things may be exempt (they can not be counted as part of your family's resources). Until you know exactly what goes into a particular agency's calculations for the means test, you should assume you are eligible.

Meet Michael...

Michael is a typical 11-year-old boy who loves fishing and listening to the Back Street Boys. Michael also has cerebral palsy and has multiple needs for assistive technology to help him communicate, participate at school and just have fun.

It's been a long haul to select and fund the right technology for Michael's complex needs. Michael first tried a computer at a local technology center when he was just 4 years old; he's now 17. For the last couple of years, Michael, his family and school have been trying and evaluating different systems with the potential to help him. They finally settled on a specific computer from a national, online vendor. Michael uses proximity switches on his electric wheelchair to operate the computer with his head. His mom, Cathy, did much of the research to find the system. She talked with professionals, explored information via the Internet, and tried equipment at workshops and conferences.

Funding the equipment was the family's big challenge. Michael's system cost approximately \$14,000, including the computer, software, mounting system, and switches. The Mannings were able to obtain funding for the computer, software, and wireless Internet access through Michael's Home and Community Based Waiver*. The family also explored using their private health insurance, which would pay for part of the device because Michael uses it to communicate. Cathy recommends taking the time necessary to select and try technology before applying for funding. She said the equipment trials really allowed Michael to learn the system, so she and the school could make an educated evaluation. It normally takes a year to apply for waiver funds, so being sure about your technology choices is critical.

*Traditional Medicaid is a durable medical equipment reimbursement program and waivers can provide for the broader range of AT options which might include home modifications or other things outside the traditional Medicaid program. Waivers are determined for specific disabilities (i.e., mental retardation, developmental disabilities, autism) as determined by an individual state. Services can be identified within a waiver plan that go beyond the traditional Medicaid services provided in a state. Assistive technology can be considered one of these reimbursable AT devices and services.

Special Education

As noted in Section 2, a Federal law, the **Individuals with Disabilities Education Act (IDEA)**, states that students with disabilities are entitled to a “free and appropriate public education” (FAPE). To meet the law's requirements, many schools created special education programs. It is through these programs that children with disabilities may be eligible for assistive technology funding.

The first step in the process of qualifying for special education is for a child to be referred for screening and evaluation. Anyone can initiate the referral, but it's usually started by a parent, teacher, or related service provider, such as a therapist. Based on the results of the screening and evaluation, a decision is made about the need for special education services. If a child qualifies, an Individualized Education Program (IEP) team convenes to determine the needs of the child, including school placement, services, and AT equipment. The IEP team members include the child's parents, at least one teacher, who may be a general or special education teacher, at least one administrative staff person, and the child when appropriate. In the IEP, the team documents the child's needs and establishes a plan for working toward agreed-upon educational objectives. If the IEP team meets to plan post-high school transition, the child must be present at the meeting.

Parents are IEP team members. Students are invited to participate during the transition process or as soon as they are able, and their opinions should be sought. Parents and students have important rights in the process, including the right of participation, the right to have experts of their own choosing at the IEP conference, the right to administrative appeal, and even the right to court appeal if they are dissatisfied with the school administration's decision.

Every child with an IEP must be considered for AT devices and services. If the IEP team determines that AT is needed for the child to receive a “free and appropriate public education,” it must be provided by the school district. The school may use non-school funding sources, such as a supplemental grant; however, the school is ultimately responsible for providing the documented AT, including services and aids, whether or not they find additional funding.

In some cases, parents may prefer to purchase an AT device for their child at their own expense, especially if it is required for around-the-clock use, such as a wheelchair or hearing aids. Families may seek AT from Medicare, private insurance companies, vocational agencies, and charitable organizations. If the parent pays for any portion of a device written into the IEP, even if the school pays for most of it, then the device belongs to the student. Even if the parents purchase the device for their child, if the child needs it in order to receive a free and appropriate education, then the school must pay for repairs and maintenance.



504 Plans

Section 504 of the Rehabilitation Act is described on page 12. Just as AT must be specified in an IEP, it must be listed in a student's 504 Plan in order for the school to be responsible for providing it.

Medicaid

Medicaid was established under Title 19 of the Social Security Act and is administered by state agencies. Medicaid is a national program of medical assistance for individuals "whose income and resources are insufficient to meet the costs of necessary medical services." Medicaid will purchase, rent, or lease various types of assistive devices for Medicaid beneficiaries as "durable medical equipment (DME)" if the devices are considered medically necessary. Generally that means the equipment must be:

- prescribed by a physician
- used to restore or approximate normal function of a missing, malfunctioning, or malformed body part
- directly related to a diagnosed medical condition
- expected to provide a therapeutic benefit

Medicaid does have appeals processes, both for ineligibility determinations and for decisions relating to the scope of services. Appeals can take time, but usually must be completed within 30-60 days. The process and timeframe guidelines can be obtained from your state's Medicaid office. To get contact information for your state Medicaid office and other information relevant to the application process in your state, visit the Centers for Medicare and Medicaid Services website at:

www.cms.hhs.gov/states.

Medicare

Many people think of Medicare as a federally funded health insurance program that is only for Americans over 65 years old. However, Medicare also provides insurance to many children and adults with severe disabilities. The program has two parts: Part A- Mandatory Hospital Insurance and Part B- Optional Medical Insurance. It is Part B that may pay for all or a portion of your child's AT devices if they qualify as "durable medical equipment." As with Medicaid, to qualify, an AT device must be considered medically necessary. Your child's doctor must prescribe a specific device and it must be supplied by a Medicare-approved provider.



An excellent, comprehensive reference is *Medicare Funding of Assistive Technology*, a guide written in 2004 by Neighborhood Legal Services, Inc. and the Arizona Center for Disability Law. It can be found online at www.nls.org/conf2004/medicare-funding.htm.

If you are denied funding upon your initial request, realize that denial does not need to be the end point. In fact appealing funding decisions is quite common. Many appeals for funding of assistive technology are successful.

Other AT Funding Sources

In addition to the programs above, there are many local, state, and private sources that fund assistive technology, including:

- **Community Service Organizations**

In many communities, service, religious, or fraternal organizations, such as the Elks and Lions, provide equipment directly to individuals in particular circumstances. Small, case-by-case grants of this sort are hard to categorize, but they tend to hinge on the applicant's ties to the community. They do not necessarily reflect how the organization will distribute funds in the future. When the need is critical or time sensitive, service organizations, which have more flexibility, may offer the best options.

- **Foundation Support**

Many foundations address disability-related needs on an ongoing basis. Foundations, however, are far more likely to give grants or loans to organizations rather than to individuals. When their work does extend to individual recipients, higher education, followed by medical care and disaster relief are usually the priorities. Think of these restrictions as creating opportunities. For example, by working with a consumer organization, donors might create an equipment lending center, from which more than one person can benefit. When "access" to technology, rather than its possession, will meet the need, you may find foundations more likely to provide funding. A number of directories of foundations and corporate donors, such as the *Foundation Directory* by the Foundation Center, can be found in many public libraries.

- **Commercial Loans**

Commercial credit is becoming more widely available for the purchase of AT. Loans may be available through traditional lending institutions, consumer and membership groups, nonprofit organizations, or joint efforts between device vendors and banks.

Fourteen states have received federal funding to establish financial loan programs for individuals with disabilities to purchase assistive technology. The states include Arizona, Arkansas, Florida, Illinois, Kentucky, Louisiana, Maryland, Michigan, Nevada, Oklahoma, Pennsylvania, Utah, Virginia, and Wisconsin. Many other states are independently supporting such programs. (See the Resources section for the location of the Tech Act program in your state.)



- **Private Insurance**

Private insurance comes in many forms and is still largely unregulated when it comes to assistive technology. Although insurance companies do purchase some AT, insurance plans and policies are often silent about exactly what technology is covered. As with Medicare and Medicaid, technology and services must be medically necessary in order to be covered by these plans.

While a typical insurance policy will cover dependent children only through a certain age or until they complete college, many policies have special provisions to cover adult disabled children indefinitely. Check with your employer's benefits department regarding company policy on covering dependents.



Developing a Funding Strategy

Parents will find it useful to begin collecting information on all potential sources as early as possible. The chances of persuading people or organizations to provide funding increase with the parents' ability to meet their criteria, to follow their procedures, and to use their language. Parents should research potential funders thoroughly. Funding sources will have different and sometimes complex selection criteria that should be carefully reviewed.

- ❑ Research technology and funding options on the Internet or at a local information center. Make a list of the opportunities that you want to pursue first, second and third. In many instances, particularly when several components are involved, funding will not come entirely from one source or all at one time. Components may include a computer and peripherals such as printers, an alternative keyboard and software.
- ❑ Make a budget of all your family's expenses. This will help you determine what funds you can put toward the purchase of a device and help you determine if you will seek loans or grants.
- ❑ Gather your family's income documentation, such as a copy of your W2 tax statement. Your income may be an eligibility requirement and being aware of your financial situation will help you make the strongest possible case for funding.
- ❑ Identify people in your life who can help you with the funding process, such as friends, relatives and co-workers. They may have organizational contacts or valuable proposal writing skills. Share with them your goals and keep them up to date on your progress.
- ❑ Keep good records of your funding progress. Use a notebook and folder to keep funding and AT-related information in one place. This will be especially useful if you are working with more than one potential funder or if you need to appeal a case.

Your funding plan should both identify and prioritize potential resources so that you can approach them in the most appropriate order. Establishing an order of approach is important because a number of sources consider themselves "payers of last resort," meaning they won't pay until all other sources have either agreed or refused to fund. It is therefore critical to document the results even when denied funding.

The language you use with different funding sources should reflect the orientation of the source.

- ▶ Medical. In medical settings, stress the therapeutic nature and "medical necessity" of the equipment.
- ▶ Educational. In educational settings, the technology needs to help a child achieve academic and educational goals.
- ▶ Vocational. In vocational settings, the goal and potential for self-sufficiency are crucial elements. Again, it is important to research and understand the language preferred by the potential funder.

The cost of the AT device is important to many funders, so naturally, opportunities to cut costs should be explored. As parents, you should think of your child's AT needs not in terms of a specific model of a certain device, but in terms of the functional abilities you are trying to make available to your child.