Financing Assistive Technology – Paying for the Tools You Need

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Welcome & Introductions

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Before We Get Started – About You!

Use the chat box to let us know if you are interested in:

- Funding any particular type of technology (e.g., iPads)
- AT funding for a particular population (e.g., Seniors or K-12 students)
- Anything else you would like us to discuss or respond to via Email!
What we will talk about today!

1. Definition of Assistive Technology
2. Broad Overview of Assistive Technology
   Financing Options
3. Current Issues & Hot Topics
4. Your Questions!

Caveats! Just a Broad Overview! Not Legal Advice!
1. What is “Assistive Technology?”

- Commonly accepted definition is from Assistive Technology Act of 1988 as amended (“Tech Act”)

- Similar definitions used in Individuals with Disabilities Education Act (IDEA), the Developmental Disabilities Act, the Rehabilitation Act and other laws which create rights to assistive technology.
What is assistive technology?

Assistive Technology (AT):

- *Any device* that increases, maintains or improves the functional capabilities of an individual with a disability
- *Any service* that assists in selection, acquisition or use of AT
Definition of AT is Broad…

- **Low tech** – e.g., ramp to access building or **high tech**: iBOT, the stair climbing wheelchair.
- **Off the shelf** – (MacBook with speech to text capabilities) or specially made for people with disabilities – Dragon Dicate
Whether a device is “AT” depends upon the disability & the technology…

- Air conditioner can be AT for an individual with MS who has difficulty regulating temperature
- A tandem bike can be AT for an individual with low vision.
- A voice activated cell phone or Blue Tooth can be AT for an individual with quadriplegia.
Definition of AT services is also broad…

Can include:
- AT assessments
- Set up and programming
- Training of AT user, family members, teachers, aides and employers
- Extended warranties
- Maintenance
- Insurance
- Repairs

Basically *any service* needed to acquire or effectively use AT
2. Assistive Technology Financing Options

- Broad definition of AT contrasts with AT Financing Systems. AT funding does not depend on individual “need” but “fit” with particular funding sources and:
  - Age and income
  - Type of disability or functional limitation
  - Type of AT
  - Context in which AT is used – community living; education; employment
  - Funders’ definitions, guidelines and procedures
- Bottom Line – our presentation will cover basics! Options will vary depending upon the technology and many other factors!
- Happy to Answer Specific Questions At the End – or via Email
Primary AT Funding Systems...

- **Health Care Related Funding**: Private Health Insurance; Medicare; Medicaid; EPSDT; Copes & other waiver programs, Health Savings Accounts
- **Education Related Funding**: Birth-Three, Schools under IDEA; Title II of the ADA and Section 504 of the Rehabilitation Act
- **Employment Related Funding**: Vocational Rehabilitation; Work Incentive Programs; Labor and Industries – Workers Compensation; Employers under Title I of ADA and RCW 49.60
- **Veterans Administration**: Rules vary with type of AT & disability…
- **Special Populations**: Developmental Disabilities Act; Nonprofit Support
- **Self-pay**: People with Disabilities and their Families -- 40-50% of all AT Purchases
- **“Alternative” Financing Strategies**: Loan Funds – Vendors/AFPs, Recycled & Used AT; IDA programs; grants
Who Pays for Assistive Technology?

http://www.resna.org (Highlights from University of Michigan Survey of Assistive Technology Users)
Navigating AT Funding Systems – Steps to Success

1. *Use a Careful Process to Select the “Right” AT*

2. *Research funding options & requirements*
   - Identify funding criteria & rights to AT; be sure your request “fits”
   - Identify & follow all necessary procedures
   - Make sure you (or the vendor) has submitted good evaluations/documentation that shows why this AT should be funded
   - Do not accept a “verbal” denial. Ask for “chapter & verse.” Why is this item not covered. Get the denial in writing so you can appeal – if needed

3. *Consider “alternative” funding sources & opportunities for collaboration allowing for quick acquisition of needed AT*
Health Care Sources of Funding

- AT funded as medically necessary durable medical equipment, orthotics and prosthetics
- AT services often funded through “therapy” benefits such as speech therapy, occupational therapy, physical therapy
- Rarely cover AT for hearing, vision, home modifications, vehicle modifications
- Need to know:
  - Covered Benefits
  - Definitions of DME, prosthetics and orthotics
  - Definition of medical necessity and whether you can make a case for medical necessity under definition
  - Whether specific exclusions apply
  - Whether there are co pays or caps
  - Policies and procedures - Is pre-authorization required? Do you need a doctor referral? Must you use specific vendors?
Medicare - http://www.medicare.gov
http://www.cms.hhs.gov/

- Health care program for individuals 65 and older & individuals who have been on SSDI for 24 months
- DME for institutionalized individuals available under Part A
- Must enroll in, and pay premiums for, Part B to obtain outpatient coverage of durable medical equipment, prosthetics & orthotics
- Must be medically necessary & meet definitions for DME, Prosthetics or Orthotics
- Very specific rules and “codes” for every type of equipment – wheelchairs, augmentative communication, etc.
Medicare Definitions

**Durable Medical equipment is equipment that:**
- can withstand repeated use;
- is primarily and customarily used to serve a medical purpose;
- generally is not useful to an individual in the absence of an illness or injury; and

**Prosthetic devices** are devices that replace all or part of the function of an internal body organ or malfunctioning external body member. 42 U.S.C. § 1395x(s)(8); 42 C.F.R. § 410.36(a)(2); Medicare Carriers Manual, at § 2130. See CCH Medicare & Medicaid Guide ¶3152.
Medicare & Medical Necessity

Services that are “reasonable and necessary for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body member.”

Reasonable

- Would cost be clearly disproportionate to the therapeutic benefit ordinarily derived from use of equipment?
- Is substantially more costly than medically appropriate and realistically feasible alternative pattern of care?
- Does item serve essentially same purpose as equipment already available to the beneficiary?

Necessary: Equipment . . . can be expected to make a meaningful contribution to treatment of . . . illness, injury or to improvement of malformed body member.
How Medicare Coverage Works…

- Prescription from doctor or treating practitioner
- For some equipment, doctor must also submit Certificate of Medical Necessity. Vendor should work with you and your doctor to ensure all required documentation is provided
- Vendor must be enrolled with Medicare program
- Participating Vendors agree to accept “assignment” meaning that your out of pocket will be 20% of approved amount. If vendor is not a participating supplier, there is no limit to what they can charge. If you have a Medigap policy, it may cover all or a portion of your 20%
- No pre-authorization system; vendors purchase equipment and request reimbursement
- Rental or purchase can be an option
Medicare Tips

- In brief, it is complicated! Work with a vendor!
- Information about what is covered & coverage decisions & presumptions available on interactive website at: http://www.medicare.gov
Medicaid [http://hrsa.dshs.wa.gov/](http://hrsa.dshs.wa.gov/)

- Medicaid is a state/federal program for low-income individuals, elderly and people with disabilities.
- Major funding source—insures more than 20% of population in Washington state; higher for kids.
- Covers durable medical equipment, prosthetics & orthotics.
- Equipment must be covered; medically necessary; ordered by a Medicaid authorized provider.
- Medicaid procedures must be followed – typically meaning pre-authorization. Different requirements for different AT.

Chapter 182-543 Washington Administrative Code (WAC)

WAC 182-543-0500
Durable Medical Equipment (DME)

WAC 182-543-1000 covers DME, Orthotics & Prosthetics.

- DME is defined as equipment that:
  1. Can withstand repeated use;
  2. Is primarily and customarily used to serve a medical purpose;
  3. Generally is not useful to a person in the absence of illness or injury; and
  4. Is appropriate for use in the client's place of residence.

- Specifically excludes architectural modifications, lifts for the home, exercise equipment WAC 182-543-6000
Medical necessity under Medicaid
WAC 182-500-0070

Medically necessary" is a term for describing requested service which is reasonably calculated to prevent, diagnose, correct, cure, alleviate or prevent worsening of conditions in the client that endanger life, or cause suffering or pain, or result in an illness or infirmity, or threaten to cause or aggravate a handicap, or cause physical deformity or malfunction. There is no other equally effective, more conservative or substantially less costly course of treatment available or suitable for the client requesting the service. For the purposes of this section, "course of treatment" may include mere observation or, where appropriate, no medical treatment at all.
Tips on Effective Use of Medicaid..

- Coverage details on can be found in Medicaid WAC’s and Billing Instructions.
- Can be helpful as you prepare your request
- However -- requirements are increasingly complex; You may need to rely upon your vendor who should be familiar with billing policies.
- Use of “exclusive” lists of covered & uncovered items violates federal law but still used by Washington Medicaid.
Medicaid Waiver Programs

- **Copes**: For low income adults with disabilities who, without additional services, may need Nursing Home Level of Care. May cover environmental modifications & other expenses not covered by regular Medicaid program. WAC 388-106-0300

- **Medically Needy**: For low income adults with disabilities who are not on SSI and/or individuals 65 + who qualify because of significant medical expenses. In Home Waiver may cover environmental modifications & other expenses not covered by regular Medicaid program. WAC 388-106-0500
DDA -- Home & Community Based Waiver Programs – WAC 388-845

- DD Waivers can provide additional coverage including specialized DME and other services not covered by regular Medicaid [WAC 388-845-1800; http://www.dshs.wa.gov/pdf/Publications/22-605.pdf]
- Coverage and limits depend upon type of waiver: Basic Plus, Core, Intensive In Home Behavioral Support or Community Protection. Dollar limits apply.
- Assistive Technology, vehicle modifications & therapeutic equipment only available under CIIBS but environmental modifications & DME may be available under others as well

For more information, call DDA case manager or ARC.
[http://www1.dshs.wa.gov/ddd/waivers.shtml]
Other Medicaid-related Programs

- **Healthcare for Workers with Disabilities** - Extends Medicaid Buy-in to workers with disabilities with net income below 220% of FPL.

- Premiums apply.

http://hrsa.dshs.wa.gov/eligibility/hwd.htm
Private Insurance

Coverage varies depending upon your *particular* policy. Some coverage mandated by state or federal law. Read your policy for:

- **Covered Benefits**
- **Definitions of DME, prosthetics and orthotics**
- **Definition of medical necessity**
- **Whether specific exclusions apply**
- **Whether there are copays or caps**
- **Policies and procedures - Is pre-authorization required? Do you need a doctor referral? Must you use specific vendors? In Network vs Out of Network…**
**Durable Medical Equipment** is equipment which:
- Can withstand repeated use
- Is primarily and customarily used to serve a medical purpose
- Is useful only in the presence of an illness or injury and
- Is used in the member’s home

_Durable medical equipment includes:_ hospital beds, wheelchairs, walkers, crutches, canes, glucose monitors, external insulin pumps, oxygen and oxygen equipment. GHCC, in its sole discretion, will determine if equipment is made available on a rental or purchase basis.

**Prosthetic Devices.** Prosthetic devices are items which replace all or part of an external body part, or function thereof.
Private Insurance - Sample definition of Medical Necessity

Read your policy for exact language; will often follow Medicare

- For diagnosis or treatment of medical condition
- Not solely for convenience of the member, his/her family or the provider of the services or supplies
- Most appropriate level of services or supply which can be safely provided to the Member
- Not for recreational, life enhancing or relaxation purposes
- Appropriate and consistent with diagnosis and which, in accordance with acceptable medical standards in the state of Washington, could not have been omitted without adversely affecting condition or the quality of health care services
- Not experimental or investigational
Private Insurance -- Sample Exclusions...

Read Your Policy For Exact Language. This is one example.

- Items which are not necessary to restore or replace functions of basic activities of daily living and replacement or repair of appliances, devices and supplies due to loss, breakage from willful damage, neglect or wrongful use or due to personal preference
- Except as specifically listed, corrective appliances and artificial aids
- Hearing aids including hearing aid examinations
- Experimental or investigational services
- *Internally implanted* insulin pumps, artificial larynx and any other implantable device …not approved by Medical Director
Coverage depends upon particular policy. Review policy for definitions of medical necessity & durable medical equipment, plus procedural requirements, authorized vendors, co-pays and exclusions

- Coverage for Washington state policies includes neuro-developmental therapies for children up to age six and diabetic equipment and supplies
- Ambiguities in policy should be interpreted in consumers’ favor
- Many insurers follow Medicare coverage decisions
- Insurers under a duty to act in good faith meaning they cannot arbitrarily deny a claim although many do!
- If insurance is regulated by state, consumers can file complaints with the Office of the Insurance Commissioner. [http://www.insurance.wa.gov](http://www.insurance.wa.gov). Many policies covered by ERISA – requiring appeal to federal court!
Federal requirement to provide more extensive medical services to children in Medicaid up to the age of 21. Provides for Early Periodic Screening, Diagnosis & Treatment.

Includes medically necessary diagnostic and treatment services within federal definition of Medicaid medical assistance regardless of whether such services are covered for adults.

Broader availability of DME under these rules; may still be required to follow pre-authorization & other justification requirements. [http://mchb.hrsa.gov/epsdt/](http://mchb.hrsa.gov/epsdt/)
Hot Topics – Health Care Funding & Your Questions....

- **Hot Topics** – in Health Care Financing of AT (inappropriate denials under EPSDT, Exclusive Lists, Managed Care, New Limits on DDD waivers, Private Insurance Coverage & Denials
- **Your Questions**
Funding AT for Education/Learning

- Birth to Two
- Preschool
- K-12 (up to age 21)
- Higher Education
IDEA PART C – Infant Toddler Early Intervention Program. Children with developmental or physical delays or sensory disabilities such as hearing or vision loss

- Family Resource Coordinators help put together Family Service Plan
- Services can include AT devices and services including evaluations
- Payor of last resort so funding may come from other resources such as Medicaid or private health insurance.

Contact Family Health Hotline at 1-800-322-2588 for more information or to find FRC in your area

del.wa.gov/development/esit/Default.aspx
Ages 3 – 5 Pre School - Part B IDEA

- Preschool students with disabilities eligible for services from school districts under Part B of IDEA

- Special Education eligible students should have IEPs in place from ages 3-21

- AT may be available to student if needed to achieve free and appropriate public education and included in student’s IEP

www.k12.wa.us/SpecialEd/EarlyChildhood/default.aspx
K – 12 -- AT in Schools

- Primary source of rights is Individuals with Disabilities Education Act requiring all schools to provide special education and related services to individuals with disabilities

- AT also available through Title II of ADA and Section 504 of Rehabilitation to students who do not qualify for special education

- AT for Transition – DVR & Schools can be jointly responsible

www.k12.wa.us/SpecialEd/default.aspx
Availability of assistive technology.

(1) Each school district shall ensure that assistive technology devices or assistive technology services, or both, are made available to a special education student if required as part of the student's:

(a) Special education;
(b) Related services; or
(c) Supplementary aids and services.

(2) On a case-by-case basis, the use of school-purchased assistive technology devices in a student's home or in other settings is required if the student's IEP team determines that the student needs access to those devices in order to receive FAPE.
Each IEP Team “must consider”

- For student who is blind or visually impaired, instruction in Braille unless after an evaluation, the IEP team determines instruction in Braille or the use of Braille is not appropriate.

- The student’s communication and in the case of deaf or hard of hearing students, language and communication needs including opportunities for direct communication with peers and professional personnel in the student’s language and communication mode.

- Whether the student needs assistive technology devices and services.
IDEA – Tips & Considerations

- Services should include functional evaluations from qualified professionals & training for student & where appropriate other family members.
- School District can seek funding from other sources if it does not unnecessarily delay acquisition/provision of AT. Last year, state passed legislation stating that Medicaid would not provide AT for educational purposes. Not sure if that law can withstand scrutiny.
- Parents cannot be asked to cover co-pays or other costs associated with funding AT through outside resources.
- If District buys AT – they own it. If insurance buys, you own it.
IDEA – Tips & Considerations cont.

- Students should be allowed to take AT home if needed to achieve FAPE (e.g., to do homework; learn how to use AT)
- If students own AT, they should be allowed to bring to school and use it. Check to be sure that the school’s staff have the skills/training to effectively use (and/or they are willing to acquire those skills).
- AT for Kids Bill allows district to transfer or sell AT to students or new district when they leave district or graduate. RCW 28A. 335.205. District can charge depreciated value of AT.
AT & Transition to Post-High School

- AT is critical issue that should be addressed in transition planning. Post-transition abandonment of AT is very high.
- Transition services should begin at age 16; planning should begin at age 14.
- Transition services & planning should consider AT needs in all post graduation environments.
- Shared responsibility with VR & so a perfect opportunity for collaboration – e.g., VR buys AT; District provides training.
Special Ed Tech Center (http://www.cwu.edu/setc/)

- Established to support school districts, families, students through age 21
- Evaluations & cooperative planning for AT
- Lending Library
- Software Database
- Wonderful webinars – open to the public (lots of information about iPad/apps, etc.)
- Primarily designed as a resource for school-use devices & for the school team. They may support school’s position on appeal.
Funding AT for Higher Education

Colleges & Universities:

- Required to provide reasonable modifications/ accommodations and effective communications under Title II of the ADA and Section 504 of the Rehab Act.


- Be in touch with Disability Support Services early in process!
Funding AT for Higher Education – Cont.

- Colleges do not cover personal services or AT – look to VR agencies for that
- VR Agencies - key is to tie AT needs to success in higher ed to achieve employment goals identified in IPE. May need to show that AT provided by college or university in, e.g., Computer lab – not sufficient to complete homework/achieve goals, etc.
- Ask for AT evaluation, training and related services from VR covering range of education-related needs
- Use/explore as much AT as possible; may be key to success in future employment as well!
Funding AT for Higher Education

Division of Vocational Rehabilitation/Dept of Services for the Blind

- DVR – WAC 388-891-0740. DVR will cover cost of higher education when in IPE and participant has made maximum effort to obtain grant funding from other sources.
- DVR – WAC 388-891-01660. Broad definition of AT to be provided throughout “rehabilitation” process.
- DSB – WAC 67-25-390. DSB authorized to pay for cost of higher education if part of individual plan for employment; may be contingent upon student’s willingness to apply for grants & awards to help fund.
- DSB - WAC 67-25-432. The department will provide, as appropriate, rehabilitation technology services throughout all phases of the vocational rehabilitation process for customers.
Hot Topics & Questions!

- Hot Topics -- School based (Medicaid) funding may be difficult to access; rights to appeal; Post-Secondary Limits…

- Questions?
Funding AT for Work

- Employers
- Vocational Rehabilitation
- Other Miscellaneous Sources
Employers

- Required to provide AT as reasonable accommodations to qualified employees with disabilities under ADA Titles I and II and State Law Against Discrimination, RCW 49.60.
- Employer is not required to pay for AT if it would be an undue hardship – meaning an unreasonable expense
- Employer not required to pay for personal devices – e.g., hearing aids, wheelchairs
- Whether cost of AT would be an unreasonable expense and an undue hardship depends on many factors – including cost of the AT and the resources available to the employer.
- Determination of reasonable accommodations involves interactive process between employer and employee
Vocational Rehabilitation Services

**DVR** – Serves individuals with physical, mental, or sensory impairments that result in a substantial impediment to employment. WAC 388-891-1000

**DSB** - Serves individuals who are blind or visually impaired or with medical conditions likely to lead to blindness. WAC 67-25-030.

**Must** show that you require vocational rehabilitation services to prepare for, enter, engage in, or retain an employment outcome consistent with the applicant's unique strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice.

**Access to AT should be available throughout VR process and Rehabilitation Technology is a covered service for VR**
Rehabilitation Technology – DVR
WAC 388-891-0660

Includes Assistive technology devices, equipment, or products used to increase, maintain, or improve the functional capabilities of an individual with a disability including, but not limited to (a) Telecommunications devices; (b) Sensory aids and devices, including hearing aids, telephone amplifiers and other hearing devices, captioned videos, taped text, Brailled and large print materials, electronic formats, graphics, simple language materials, and other special visual aids; (c) Vehicle modifications; and (d) Computer and computer-related hardware and software that is provided to address a disability-related limitation.

Services that assist you in the selection, acquisition, or use of an assistive technology device, including services to: (a) Evaluate your needs in performing activities in your daily environment; (b) Select, design, fit, customize, adapt, apply, maintain, repair, or replace an assistive technology device; (c) Coordinate and use other therapies or services with assistive technology devices, such as education and rehabilitation plans and programs; (d) Train or give technical assistance to professionals, employers, family members or others who provide services to you, hire you, or are involved in your major life activities.

Real time captioning services

A written policy, plan, guarantee or warranty (initial or extended) that covers the cost to repair or replace an assistive technology device, a piece of equipment, or another assistive technology product if it is lost or damaged.
Department will provide, as appropriate, rehabilitation technology services throughout all phases of the vocational rehabilitation process for customers. Services include:

(a) Assessment to determine rehabilitation technology needs;
(b) Job site and training site analysis including testing and research;
(c) Rehabilitation engineering services;
(d) Comprehensive training in the use of assistive technology devices;
(e) Procurement, installation and follow-up related to assistive technology devices.

Any assistive technology device requiring an individualized prescription or fitting must be provided by a professional who meets any licensing or certification requirements to fill the prescription or to perform the fitting. Aids and devices not requiring individual fittings must meet engineering and safety standards recognized by experts in the field.

Telecommunications services include telecommunication devices and relay services for individuals who are deaf or hearing-impaired. Telecommunications shall be utilized as necessary for service delivery.
Tips on Funding AT through VR

- Need to establish why particular AT is specifically needed to accomplish goals in IPE. Different AT may be needed at different points in path towards employment.
- AT evaluations available from VR (3 AT specialists) & contractors with specialized expertise
- Decision as to whether AT is needed to achieve goals in IPE left to Counselor – a good evaluation can be the key
- Comparable benefits & services rules do not apply
- Can look to client’s ability to pay
Other Employment Related AT Funding...

- **Impairment Related Work Expenses** – If you use AT for work, you may be able to deduct the costs of the AT from your gross earnings in order to maintain eligibility and/or a higher level of benefit for SSI or SSDI purposes.  
  [http://www.workworld.org/wwwwebhelp/impairment_related_work_expenses.htm](http://www.workworld.org/wwwwebhelp/impairment_related_work_expenses.htm)

- **PASS Plans** – A Pass Plan can be used to set aside earned or other non-SSI income for items needed to achieve a specific work-related goal (including assistive technology). Amounts set aside are not counted as income – allow the individual to keep SSI (& Medicaid) eligibility.  
  [http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm](http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm)
PASS PLANS

- Allow people with disabilities to set aside otherwise countable income & resources for specific period of time to achieve employment goal
- Reduction in countable income can be used to help qualify for SSI & Medicaid
- Income set aside can be earned or unearned (e.g., SSDI)
- Can be used for education & training that will lead to vocational outcome
- Can be used for self-employment with viable Business Plan
- Can be used to pay for equipment, vehicles & vehicle modifications, office modifications, tools

www.passplan.org;
One Stop Centers (Work Source Centers)

- Washington’s Work Source Centers provide core & intensive services to job seekers.
- Job seekers with disabilities may be able to obtain help with funding AT as an intensive service if AT is linked to employment. May help if combined with other resources – e.g., VR.

http://www.communityinclusion.org/article.php?article_id=50; National Center on Workforce & Disability -
http://www.onestops.info/article.php?article_id=16
Hot Topics in VR

- Hot Topics in VR Funding of AT – Transition Planning/Need for DVR Participation….

- Your Questions!
Other Funding Sources…

- Access Fund Loans & Matched Savings Accounts
- VA
- Workers Compensation
- Developmental Disabilities
- Health Savings Accounts
- Other Miscellaneous
Washington Access Fund Loans

- One of about 35 AT Loan Funds throughout U.S.
- Mission is to improve access to technology and economic opportunity for people with disabilities
- We provide **low-interest (5%) loans** for:
  - Assistive technology
  - Business equipment for employment & self-employment
Assistive Technology Loans

- Designed to bridge funding gaps.
- Loans up to $10,000 for terms up to 5 years
- Interest rate is 5%; 0% if you belong to the Washington Council of the Blind
- For all types of Assistive Technology devices or services, home and vehicle modifications
- *Anything needed to enhance functional capabilities and related services*
The Process...

- Loan applications available online, regular or large print, by phone
- Typically about 2 weeks from complete application to decision. Faster for loans under $1200.
- Check disbursed directly to Vendor; repayment through EFT
- Loans are frequently combined with other funding – so can use for co-pays for wheelchairs and other DME
Funded by Paul Allen Foundation
Can save up to $4000 and receive an equal amount in match
For any type of assistive technology needed for any purpose
Must take Financial Education and Assistive Technology Training
Just filled last few slots but we are building a wait list!
What You Can Buy with Access Fund Loans & IDAs

- Computers, ipads & tablets
- GPS Systems
- Recreation & Exercise Equipment
- Adaptive Vehicles
- Home adaptations
- Co-pays
- Anything that maintains or enhances the functional capabilities of an individual with a disability
Other Access Fund Services

- CCTV Magnifier Rental Program
- Business Equipment Loans & IDAs
- I & R relating to AT Selection, Vendors & Resources (Lists of AT funding sources by type of AT)
- Self Employment & Micro Enterprise Business Planning Assistance
- Workshops & Training
If you work with adults (including seniors), always ask if they were in the military. VA provides range of potential benefits/options in terms of AT. [http://www.pugetsound.va.gov](http://www.pugetsound.va.gov); [http://www.patientcare.va.gov/RehabilitationServices.asp](http://www.patientcare.va.gov/RehabilitationServices.asp); [http://www.vetsuccess.gov/assistive_technology](http://www.vetsuccess.gov/assistive_technology)

Workers Compensation (Wa Dept of Labor & Industries)

If your disability was the result of a work related injury, you may be eligible for certain types of assistive technology including workplace modifications to help you get back to work, funding for vehicle adaptations and other AT.

http://www.lni.wa.gov/
Developmental Disabilities

- AT should be addressed in Individual Service Plan for individuals who are DD eligible
- *Eligibility opens doors to special funding options throughout life span but still many hoops. Find an expert! ARC; Parent to Parent*
- AT Funding may be available through Individual Family Support dollars, Waivers, SSP

http://www.dshs.wa.gov/ddd/services.shtml
Developmental Disabilities Life Opportunities Trust [www.ddlot.org](http://www.ddlot.org)

Allows you to set aside funds for future needs of individual with developmental disabilities; very small match; invested by state Treasurer’s office so it grows!

Can be used to save for and fund assistive technologies

Must be DD eligible!
Health Savings Accounts & Related IRS Plans (IRS Publication 969)

HSA’s & IRS Approved Plans Can Sometimes Be Used to Finance Deductibles & other Uncovered Expenses.

- Health savings accounts (HSAs)
- Medical savings accounts (Archer MSAs and Medi-care Advantage MSAs).
- Health flexible spending arrangements (FSAs).
- Health reimbursement arrangements (HRAs).

Set up by your employer (and/or Medicare)

Contributions to accounts may be excluded from income and/or deductible

Distributions for qualified medical expenses are not taxable

An option to consider for consumers with high medical expenses but can be complicated!
Other Miscellaneous Funding Sources

- **Vendor Financing** – Computers, iPads, Adapted Vehicles, Hearing Aids (Care Credit). May have better rates than we can offer. Be careful of 0% credit which can convert to 22.9% if you are late or do not pay within specified time frame.

- **Nonprofits** – MS Society, MDA, other nonprofits may have funding available to help with AT for a particular disability

- **Digital Federal Credit Union Access Loans** - [https://www.dcu.org/loans/access.html](https://www.dcu.org/loans/access.html). Interest rates are higher than Access Fund but higher loan caps and longer terms. You can join DCU if you are a member of the American Association of People with Disabilities…. [https://www.dcu.org/infodesk/membership/participating-organizations.html](https://www.dcu.org/infodesk/membership/participating-organizations.html)

- Used Equipment – Evergreen ReUse ([http://evergreenreuse.org/](http://evergreenreuse.org/)); Craigs List (carefully!); eBay….
Wrap Up!

- What did we miss in terms of Funding Options?

- Your Questions....
Contact Information – Washington Access Fund

http://www.washingtonaccessfund.org
100 South King Street, Suite 280
Seattle, WA 98104
(206) 328-5116 Voice
fpennell@washingtonaccessfund.org
leann@washingtonaccessfund.org
Contact Information – Disability Rights Washington

Disability Rights Washington
315 - 5th Avenue South, Suite 850
Seattle, WA 98104
Tel: (206) 324-1521 or in WA State: (800) 562-2702
TTY: (206) 957-0728 or in WA State: (800) 905-0209
Fax: (206) 957-0729

To Request DRW Services -
http://www.disabilityrightswa.org/node/192