

Many individuals looking to benefit from Assistive Technology seek supplemental resources to obtain the device that will make work, school or daily tasks accessible. Each state within the U.S. provides core services and benefits through local organizations for those in search of an affordable Assistive Technology purchase.

Boundless Assistive Technology (BAT) works closely with such local organizations to ensure a prompt and cost effective purchase with available grants, loans, awards and scholarships. You can use this resource guide to learn more about the types of funding that may be available to you. Please don't hesitate to contact us at 1-866-606-8551 with any questions you have.

Boundless Assistive Technology Resource Centers

BAT maintains a database of Assistive Technology Resource labs throughout the United States. Please visit www.BoundlessAT.com/Resource to see what's available in your state. If you represent an organization or agency you feel should be listed in our resource database you can complete a simple form on this website. Certain resource centers have access to loaner/not-for-resale equipment, alternative financing programs, discounted pricing options, and in some instances can facilitate extended and ongoing training for products purchased from us.



Private Insurance

Private insurance is traditionally obtained through an employer and covers the cost of personal healthcare.

Though private insurances rarely cover the cost of Assistive Technology, it should be approached before other third party funding sources, as most sources will require proof of denial by private insurance before they consider a request for funding.

Private insurance coverage is mandated solely by what the insurance company has legally obligated itself to pay for. Policies should be thoroughly examined to determine what Assistive Technologies are covered and if specific devices are excluded from coverage completely.

Most private insurance companies will require individuals with disabilities to contact an insurance company agent to discuss options for submitting a claim for Assistive Technology from BAT. If a claim is considered, multiple bids on the cost of the Assistive Technology device are often requested so insurance companies can determine the best value for their client.

Most insurance companies will complete the claims approval process within thirty days, after which the insurance company will purchase an item on their client's behalf.

Medicare

Medicare is a health services funding program available to persons aged 65 and older or those receiving Social Security Disability Insurance (SSDI). Medicare is defined under two categories; Part A is known as hospital insurance and is cost free, and Part B is known as supplemental insurance and commands a premium.

Medicare, through Part B benefits will cover the cost of Assistive Technology devices from BAT defined as Durable Medical Equipment (DME). Traditionally, Medicare will cover 80% of the cost of the device under Part B while the recipient or the recipient's private insurance pays the remaining 20%, though coverage will vary from state to state.

[The National Coverage Determinations \(NCD\) Manual](#)¹ can be referenced to determine if an item is eligible for coverage and under what circumstances it will be approved.

Medicaid

A state's Medicaid program provides funding for medical care, rehabilitation and other services for eligible individuals whose income and resources are insufficient to meet the costs of necessary medical services.

For funds to be distributed through Medicaid for Assistive Technology from BAT, an individual must first qualify for Medicaid coverage. This is usually done through a state-level [Supplemental Security Income](#)² (SSI) or a [medically needy program](#)³. Once the individual is eligible for Medicaid, he or she must then establish that the device or service requested is medically necessary.

Medicaid programs will typically cover Assistive Technology from BAT under physical therapy, speech therapy, home health care, occupational therapy, prosthetic devices, or rehabilitative services coverage categories. However, coverage does vary substantially from state to state with some categories defined as an *optional coverage category*, meaning AT might not be covered at all or recipients could be required to pay for a portion of the cost.

[The Early and Periodic Screening, Diagnosis and Testing](#)⁴ (EPSDT) program is an exception on optional coverage categories and requires that all Medicaid-eligible children *under the age of 21* to receive Assistive Technology from BAT proved medically necessary.

Medicaid Waivers are also an option to fund Assistive Technology from BAT when standard Medicaid programs will not. These waivers are offered to special populations and fund services necessary to keep an individual out of an institution. Waiver availability and eligibility will vary from state to state.

Vocational Rehabilitation Agencies

Vocational Rehabilitation (VR) is a federal-state program that works with people who have physical or mental disabilities to prepare for, gain or retain employment.

Often, Vocational Rehabilitation Agencies include Disability Determination Services (DDS) and Independent Living Services (ILS). Operating under Social Security regulations, DDS determines medical eligibility for individuals seeking federal disability benefits. The ILS program operates centers statewide that offer peer counseling, advocacy, personal care, and training in independent living skills.

To receive VR services, an individual must have a physical, mental or learning disability that interferes with the ability to work. Any service rendered by the VR system must be linked to an eventual employment outcome. An Individualized Plan for Employment (IPE) must also be drafted by the consumer to determine services needed as well as Assistive Technology required to perform in the workplace.

¹ https://www.cms.gov/manuals/downloads/ncd103c1_Part1.pdf

² <http://ssi.gov/ssi>

³ https://www.cms.gov/medicaideligibility/06_medically_needy.asp

⁴ https://www.cms.gov/medicaidearlyperiodicscm/02_benefits.asp

Federal regulation states that the “severity of an individual’s disability or the cost of service can have no bearing on the scope of services the individual receives,” therefore requiring VR to ensure all services are appropriately provided to the individual seeking employment. However, VR Agency policies vary from state to state with some requiring that individuals share the cost for services where applicable. VR Agencies may also deny a service if a comparable benefit is available through another provider, such as Medicaid, though anyone dissatisfied with a VR decision may appeal the ruling with the assistance of [The Client Assistance Program](#)⁵ (CAP).

The Department of Veterans Affairs

The Department of Veterans Affairs (VA) provides disability compensation due to injuries or diseases that happened while on active duty or were worsened by active military service. The amount of basic benefit paid ranges depends on the extent of the disability, which is determined by a VA counselor.

VA benefits are tax-free and can be applied to the purchase of Assistive Technology.

Individuals who wish to receive VA benefits must complete the [Veterans Application for Compensation and/or Pension \(VA Form 21-526\)](#)⁶ to be approved for Assistive Technology funding.

Special Education Programs

The Individuals with Disabilities Education Act (IDEA) guarantees that all eligible children with disabilities age 3 to 21 will receive free public education designed to meet his or her unique individual needs.

To qualify for Special Education Programs mandated by the IDEA, a student must have a disability. In addition, an Individualized Education Program (IEP) developed by the educators and parents must specify all educational services planned for a student, including any need for Assistive Technology that will aid in achieving a full, meaningful education.

Students whose disabilities do not meet the criteria outlined by IDEA but still need special assistance may be covered by section 504 of the Rehabilitation Act of 1973. Section 504 is a national law that protects qualified individuals from discrimination based on their disability and requires educational institutions to take reasonable steps to accommodate a disability unless it would cause the institution undue hardship.

Students in needing assistance from a Special Education program should consult with their schools Disability Services Program Director.

Social Security Disability Insurance

Social Security Disability Insurance pays benefits to individuals with disabilities - and certain family members - if the individual with the disability is "insured," meaning that he or she worked long enough and also paid Social Security taxes. The amount of benefits issued depends on the amount paid into Social Security from earnings before becoming disabled.

⁵ www2.ed.gov/programs/rsacap/index.html

⁶ www.vba.va.gov/pubs/form/vba-21-526-are.pdf

To qualify for benefits, individuals must have worked in jobs covered by Social Security and must have a medical condition that meets Social Security's definition of disability. Once these factors are considered, the Social Security Administration uses *Substantial Gainful Activity* (SGA) – or the amount of time worked and income earned – to determine eligibility for benefits.

If Substantial Gainful Activity is over the Social Security Administrations specified amount, then an individual may not be eligible for benefits. However, impairment related work expenses, such as the cost Assistive Technology from BAT, may be subtracted from the Substantial Gainful Activity sum to keep total income low enough that SSDI is approved and the benefits from the program can be diverted to the acquisition of needed devices.

Individuals are encouraged to utilize local Vocational Rehabilitation programs in conjunction with [SSDI benefits](#)⁷ to increase the potential in purchasing Assistive Technology.

Supplemental Security Income

Supplemental Security Income (SSI) is a joint federal and state benefit for people who become disabled before they have a substantial work history. This includes people born with disabilities or those disabled in accidents during childhood. SSI provides a guaranteed grant for each eligible person.

As an adult over 21, an individual is eligible for Social Security benefits if he or she is unable to engage in Substantial Gainful Activity (SGA) because of a medically determinable physical or mental impairment. The impairment must be expected to last 12 months or longer, or to result in death. In addition, an individual may not have more than \$2,000 in resources (excluding resources such as personal belongings, a primary residence, or a car) and must meet certain income limitations.

[SSI can be applied for in person](#) at the local Social Security office. If you cannot leave home due to a disability, anyone can apply over the telephone by calling 1-800-772-1213 or 1-800-325-0778 for the deaf and hard of hearing.

Plan to Achieve Self Support

The Plan to Achieve Self Support (PASS) allows a person with a disability to set aside income of a specific amount for education, training, work related equipment (Assistive Technology), or to start a business of their own. Anyone receiving SSI is eligible for PASS after approval from the Social Security Administration, allowing personal assets to be devoted to the acquisition of Assistive Technology from BAT without affecting the benefit amount provided by SSI.

The PASS must be designed especially for a person with a disability and have a time frame of no longer than 48 months. In addition, the PASS must show how much money will be allocated to the plan and exactly how the money will be used.

[Completing a PASS application](#)⁸ or contacting a local Social Security Administration office for information on how to qualify is the first step in obtaining a PASS.

⁷ <http://ssa.gov/applyfordisability>

⁸ <http://ssa.gov/online/ssa-545.html>