

Transcription of Assistive Technology Funding
Marilyn Hammond and Marty Blair

Marilyn: Welcome everyone. We appreciate you attending this training today. We're going to talk about assistive technology funding. Marty and I have been working in this area for a number of years, so we hope it will be enjoyable and informative for you. If you have any questions or comments at any time, please feel free to go ahead and put them in the chat box. We hope to have this interactive as well, so thank you. What we're going to talk about today is foundations and agencies that provide funding for assistive technology. We're going to talk about the process and whatever else you are interested that our time permits.

Marty: That leads us to this public agencies slide. Some of you may already have some idea of how these different agencies work, so we're just going to do a very quick and brief overview of these things and then we'll get into some more specific foundation kinds of things. Marilyn is going to talk about some of the non-traditional ways to fund assistive technology. I'm going to talk very quickly about the first four on this list. We know it's a pretty dense slide. The first is Medicaid and that little acronym to the right of it for those of you who are not familiar; it stands for durable medical equipment – DME. Anytime assistive technology is provided through Medicaid, which is a public insurance program, it generally lists durable medical equipment as a device, not always, but generally it fits into that category. So any assistive technology that comes through Medicaid has to meet some sort of medical necessity. Medicare is very similar. It is also another public insurance program. Any type of technology we generally refer to it as DME through Medicare as well, it's something that helps someone be more independent within their home, but for the home-based requirement in order to get technology into their home. As far as private insurance goes, it is soup to nuts. Private insurance covers a variety of different things, but it varies from policy to policy, in fact the same company may have a variety of different policies. One may cover a device and one may not. Quite often, a private insurance policy will exclude specific types of assistive technology such as hearing aids or things like that. Lately, we've seen some insurance companies denying cochlear implants. Special Education for those of you that are familiar with that system, you know that any type of technology that we provide through Special Education we must demonstrate it provides an educational benefit. If the technology doesn't have an educational benefit, in other words if it doesn't help the student learn or function in a school environment, then it likely would not be covered. The last thing on this list is Children with Special Health Care Needs. That's very similar to Medicaid and Medicare. In order to get technology through Children with Special Health Care, there needs to be some sort of a medical necessity. I know that we had someone sign on today, Terry Holden, who works in that system and if she wants to chat any clarifications or wants to correct me on any of this stuff, she's more than welcome to. That just gives you a sense of a couple of the agency options that we have that fund assistive technology.

Marilyn: Thank you Marty. I'm going to cover the next four which are DSPD. They will fund such devices as voice activated software, wheelchairs. It depends – it's a case by

case basis. They provide housing, job placement, family support, respite, IL skills training for people who have developmental disabilities such as mental retardation, cerebral palsy, autism, seizure disorders and Division of Aging and Adult Services generally fund low tech types of devices such as walkers and smoke detectors, sometimes wheelchairs. You need to be 60 or older to qualify for their services. Vocational Rehabilitation will fund a variety of different kinds of technology, but it needs to be employment-related. That is on a case by case basis as well. With VA, that also needs to be vocationally-related or educationally-related and they fund a wide variety of assistive technology such as CCTV's, hearing aids, etc. With the application steps, the first thing to do is to try to determine where to start first. The first thing I would recommend is to look at whether there are any no or low cost alternatives available before you explore agencies. Once you determine that, then you want to look at what your needs are, what the best agency to apply and you will look at that depending on what your age is and your financial status. A lot of agencies have eligibility criteria based on income. What your disability is and that's the first thing to do is try to match as closely as possible the criteria of the different funding agencies and then once you do that, you need to try to be prepared and know what you need, why you need it and document what you need and get as much information as you can from professionals, therapists, physicians, etc. Marty is going to cover the terminology aspects.

Marty: It's all in the words that you use and depending on the service systems that you're trying to get technology from, the right words can make all the difference and you may have the greatest need in the world, but if you use the wrong words, you may get denied outright just because you're not saying things correctly. We know there are about close to 20 of you out there and we don't know who are from schools and who are from other places by looking at your names, so we're having to assume a little bit here, but using the right phrases to justify medical necessity or the essential need. Using the term medical necessity is probably not the best term to use here on this slide, but I think it gets across the point that if you are looking for technology for example from Medicaid or Medicare, in fact the example here below, let's say that you're needing a communication device for example – can you justify that for medical purposes. Well, the answer is yes, it's not as easy as it used to be, but you have to be able to communicate on medical needs to a doctor; therefore, there can be a medical necessity justification for getting communication-type device through Medicaid. Products, wheelchairs, mobility devices, those kinds of things are much easier to demonstrate medical necessity and medical need. You need to use those types of medically-related words for Medicaid. Voc Rehab, whoever is funding that technology must be convinced that the technology is going to help someone be employable. Typically computer adaptations, office adaptations that deal with ergonomics – those are pretty easy to justify in terms of employment necessity. Wheelchairs and those kinds of things – probably not. Special education – likewise. Getting adapted computers, adapted input, keyboards and those kinds of things are fairly straightforward to describe how those types of technologies would demonstrate an educational benefit or provide an educational benefit. You need to make sure you're using education words with education, health and medical words with health and employment words with Voc. Rehab. with who ever it is you're trying to talk with. One of the slides that you'll see a little bit later on has to do with seeking technology from private

foundations or community-based organizations. Marilyn will talk about that. Those groups are not as interested in the medical or education words. They might be much more interested in independence, how technology can help someone be more independent at home or so they can participate in their community more. You just have to pay very close attention to who you are requesting technology from and figuring out what their key words and phrases might be. Let's see – denial. Aren't those fun little slides? Can you see those? They are fun. What should you do if you're denied? The slide actually should say, what should you do when you're denied? It goes back to what Marilyn was talking about earlier in two slides prior is having appropriate documentation. The most important thing to remember is not to give up, because you will be denied whether it's from insurance, or from the school, or from an employment place. When you're seeking technology, the likelihood of denial is very high, but you don't give up, you always ask for a written statement of the denial. Ask in writing why you are not getting the technology. It gives you something to work for, it gives you something very specific that you can use to create an appeal and it also helps you determine whether or not the denial is because there is just not enough money or not enough information. You get a lot from the statement of denial. There may be a time when you need help from the evaluations and obviously if you were trying to get a piece of assistive technology and you went through an evaluation process, you may want to ask those people who helped you in the evaluation process to help them evaluate the denial, help them evaluate which words would be most appropriate. Keeping copies of everything is extremely important and the last item there is calling the Disability Law Center. If you're really struggling and particularly if you're seeking technology from a public entity or public agency, the Disability Law Center has a program that's called Protection and Advocacy for Assistive Technology (PAAT). Call the Disability Law Center and ask for assistance from the PAAT team and they can put you in contact with whomever the staff person who is dealing with that and they can help you through this process as well. This just in – I just found this – something that may be important for all of you to know. This is the part where you all laugh and then we move on. Okay – go ahead.

Marilyn: I would like to talk about alternative funding resources and I know that there is at least one person from a CIL on the call, so if you have anything to add, please join in. We have some people laughing, at least on the last joke – that's good. Centers for Independent Living are an excellent resource. They provide a lot of services, including funding for assistive technology, depending on their budget. Utah is one of the very fortunate states, because the legislature puts money aside every year for people to get assistive technology. The money typically runs out this year, they didn't put as much in, but if you've got someone that needs funding and they don't qualify for Medicare or Medicaid or other services then I would definitely check with your local Center for Independent Living. We've got them listed on the handout. There are six main ones plus satellites across the state and they can help you determine – they fund a huge array of assistive technology – all kinds of things, so I would check with them. The hearing aid recycling program is through the Health Department and that's primarily for children that have low income. They take in donations of hearing aids and refurbish them and distribute them to children that don't have other funding sources for hearing aids and all of these resources are on your handout with the contact information. Hear Now is a

program for adults that need hearing aids. I believe there is a small donation fee involved with that, but that's a good resource for someone that can't get hearing aids anywhere else. Relay Utah Network is through the Public Service Commission and they provide telephone equipment for people that are deaf or deaf/blind or have speech disabilities. They will provide that equipment at no charge and that's throughout the state. Eye Care for Kids also provides services throughout the state. They have a mobile van and they provide eyeglasses and also assessments for children that have low income. Friends of Man Foundation is something I just recently found out about. They are based in Colorado, but they will take referrals from Utah and they require that there be no other funding source, but they will also fund a variety of assistive technology: wheelchairs, prosthetics, hearing aids and a number of different devices. The Ability Foundation I believe is primarily with children. They need a therapist's evaluation and it's first come first served with that foundation. They will provide therapy at no charge. And USDB is a foundation that provides services for children that are deaf/blind or blind or deaf and have don't have other funding services and Globus Relief is a non-profit that will provide a wide variety of assistive technology for children or adults that need it. They only charge five percent – it's not at no cost, but a wheelchair or a walker or a number of different devices they have at only five percent of cost. You need to be a partner with them, but the Foundation, and also Centers for Independent Living are partners, or other non-profits can become a partner and they have a wide variety. They've also got a lot of medical equipment, they've got oxygen tanks, and they take donations in from other providers, so that's an excellent resource as well. Other funding possibilities include local service clubs, Lions, Knights of Columbus, disability organizations such as UCP, the MS Society, and Muscular Dystrophy. Some times they have funding available or they will help raise funds. I know they've done a lot of service fund raisers in the past, so those are other organizations to check with or sometimes even a local church is a good place to check and see if they can help with funding assistive technology. Workers Compensation will pay for devices for persons that have work-related injuries. Then there are loan programs. We have a question here from Wendy about Friends of Man. She's wondering if they take referrals from Utah – is that what you said? Hi Wendy, they will take referrals from Utah and with the Friends of Man, the referral needs to come from some type of professional, which can be a clergy, it can be a social worker, it can be a social service worker, it can be any type of organization, but they will take referrals from outside of Colorado. Loan programs – there's the Utah Assistive Technology Foundation and I will talk about that more on the next slide. There's another one in Utah, the UCB Credit Union and they fund devices for people that are blind primarily, but they will also fund adapted vehicles, so they have those two loan programs. I believe they are about three percent for devices and about five percent for vehicles. Then there's the Digital Federal Credit Union. They will also fund vehicles. This is a good resource for someone that needs a long period of time to make payments. They will go out to ten years for vehicles and that interest rate varies, interest rate I think is about between 7.5 to 9.25 depending on the length of time. They will also fund home modifications and adaptive equipment, and that's anywhere in the country – the Digital Federal Credit Union and that's in association with AAPD. The Foundation is based in Utah. We're a statewide program, non-profit. Our loans are about 2.5 percent interest right now roughly. It varies depending on the prime interest rate. The Foundation buys the interest down to make

the device more affordable. We will fund basically any type of assistive technology device, hearing aids, augmentative communication, environmental control units, print enlargers, Braille note takers, home modifications, and adapted vans and lifts. The lower limit is \$500 up to about \$55,000 and the only verification required with that is of the adaptive equipment. This is how our day is sometimes, broken down into segments.

Marty: I would just like to ask Marilyn a quick question about the Foundation if that's okay? What is the quickest and easiest way for people to get access to information about the Foundation and what are the timelines. Can you give us a little more information about that?

Marilyn: Sure, I would be happy to. We have an 800 number, it's 800-524-5152. They can download an application on our website: www.uatf.org. Thank you Marty. The way that works is they apply through the Foundation. There is no application fee and the bank is as flexible as they can be. They've been great to work with. The timeline varies somewhat depending on how busy the bank is, but there are 40 branches throughout Utah, so they can get funding for the Foundation anywhere in Utah.

Heather: Marilyn, there is a question from Wendy. She asks, do the consumers need to have good credit to qualify for those loans?

Marilyn: Unfortunately that is one of the things that the bank will look at is both their credit and debt to income, although they are more flexible with this program than they are with anything else. Are there any other questions?

Marty: There's a question about income limit. Is there anything – you talked about debt to income ratio, but what about income limits?

Marilyn: There is not an income limit. Because we are federally funded, there's not a lower income limit or an upper income limit.

Marty: How about co-signer?

Marilyn: The bank will accept co-signers on the loans. Sometimes a person will apply – it generally needs to be a family member. Lois, you're welcome to jump in if you'd like to or if you've got anything to add.

Marty: I have a question and this might be shared by those that are listening as well. Let's say that it's a child who is in the school system and they have access to some school-based technology or may need some technology through insurance, what kinds of things would a family in that situation be able to get with a loan through the Foundation. Can the school require for example a family to go through the Foundation for technology?

Marilyn: That's a great question Marty. We have done loans with Vocational Rehabilitation will pay part of the funding for the device, or the Center for Independent Living will pay part of the funding for the device, or we will pay whatever portion is

necessary, so they can apply for us as far as what the school requires, hopefully they would pick up the funding for that. What do you think? We do collaborate. We do a lot of loans where Voc. Rehab. will pay for the lift if someone is getting an accessible van then we can get a loan for the consumer to get the vehicle and then they'll get funding either through Voc. Rehab. or Center for Independent Living for the lift portion, so it works really well to do the collaboration.

Marty: So you run this through Zions Bank and they like to see the collaboration? Does that have any bearing on how quickly the loans are done and quickly the loans can be closed?

Marilyn: I don't think it has any bearing as far as the quickness of the loan, but it is a definite benefit to the consumer, because if they can get an agency to pick up a portion of the loan, obviously it's in their benefit that they will have lower payments and won't have as much to pay back, so I think it's a win-win situation. Are there any other questions? Wendy asked if any funds were granted through Zions Bank. Zions uses their funds to make the loan and then the Foundation pays for the interest. They don't do any grants, but they do provide the funding for the loans and then payments go to Zions. They track the payments as well. Does that answer your question?

Marty: Are there any other places in Utah that provide grants or technology – something that would be easy maybe to get a sense from the folks that are out there listening that maybe they are dealing with schools or they're dealing with kids that have moderate to low incomes. What are some of the other primary options for people to get technology that can't get it through public or private insurance?

Marilyn: I was wondering Marty if you wanted to talk about the CREATE program? That maybe something that a lot of people may not be aware of.

Marty: I can talk a little bit about the CREATE program. Heather Young who I don't think you see her picture, but she is there. She might be able to talk about it. Tiffany and Suzanne, I think they are two people sitting at the same desk said that the Rotary Club in Salt Lake has a \$250 grant, but the consumer must live in the Salt Lake valley. I would imagine – I know that there are Rotary Clubs throughout the state and I imagine they have something similar, but I don't know if they have a \$250 grant program. The CREATE program that Marilyn just alluded to is called Citizens Reutilizing Assistive Technology Equipment. Heather, if you're on, if you wouldn't mind taking a minute or two and just describing what that is – that's a good suggestion. I'm putting Heather on the spot.

Heather: Sure, I would be happy to talk about CREATE. Thank you Marty. CREATE is a program that is in the very beginning stages and what our goal is, is to provide refurbished equipment to people with disabilities that may not otherwise be able to afford such equipment. Right now in the beginning stages of this program, the type of equipment that we are offering is mostly mobility equipment. We have some refurbished manual wheelchairs as well as power wheelchairs. We have some walkers and a few

other specialized devices, really the type of devices we have depends upon the types of devices that have been donated by people to CREATE. The cost of each item varies and if you're interested you can contact me at 435-797-7412 and I will also post my information in the chat box so you have time to write it down. If anybody has any questions for me, please feel free to type them in the chat box. I see here that Tina says she has a stander for us and that's fantastic. Thank you.

Marty: We've got people talking and trying to find stuff from each other. It looks like Tiffany and Suzanne are looking for an adult stander – oh good – you guys just have this conversation – that's very good. This is another good reason for doing things this way as you guys connect with each other and hopefully share your contact information and get the technology that you need. The CREATE program is a relatively new initiative that the Utah Assistive Technology Program has started. It's located in Salt Lake City and we have staff down there. We're actually up in Logan, so the more people that use it, the better, and then we'll keep putting money into it. That's a good thing. Other disability-related information you may be aware of a lot of this stuff already, but there are some equipment exchange programs. I don't know if famous is the right one, but the one that is most well known is the Access Utah Network – their equipment sales bank and they can be reached at the phone number that's there on your screen. The Sanderson Center for the Deaf and Hard of Hearing and Wendy, we'll get to your question here in just a second, the Sanderson Center has an equipment loan and demonstration center. The Utah Parent Center provides good information. They don't loan any equipment, but they do have some good information for different groups. The Center for Assistive Technology also has a loan and demonstration program, as do the Schools for the Deaf and Blind and Division of Services for the Blind and Visually Impaired. They typically, some of those agencies can help people get technology, but their primary focus is loan and demonstration. There is a question here about someone needing a service animal. Marilyn, I think this question is probably focused to you.

Marilyn: We have not done a loan yet for a service animal, but I certainly think that would qualify. You're welcome to submit an application.

Marty: My understanding is that service animals, if it's like a seeing eye dog, there's no charge for that. Are you talking about an emotional support animal or a different type of service animal? The answer is a canine assistant. Lois is just letting us know that there are several organizations that provide service animals for free. The Guide Dog School for the Blind – we have one of our staff that uses one. Tina says to contact Canine Companions because it's free. There you go.

Marilyn: This is great to have all these resources on the call.

Marty: We'll wait for Terry to type. Maybe Terry is donating one of her children. While there is some typing going on, I'm just going to go to the next slide. I'd like to show you a couple of things here. These websites, there are four that we have listed. Three of them have a lot of wonderful information. Abledata.com has tens of thousands of different types, over 10,000 different types of technology listed. Now that's not going to give you a

lot of specific funding information, but it will help you to find different types of technology. Terry just put on, for those of you that can't see the chat box; she put on the contact information for Gateway Service Dogs.org, so that's good. Assistive Tech.net is a national assistive technology website, but the one that I like the best is the FCTD, which stands for the Family Center for Technology and Disability and if I can do this real quick, I'm going to share with you that website if I can get to it. Hopefully you can see – Marilyn, can you see the Family Center for Technology and Disability?

Marilyn: I can.

Marty: You can? Okay. Hopefully you can see my pointer going up and down the left hand side. If you go to this area that says Resources, where is it? AT Resources – again this is a tremendous site that has information in English and Spanish. When you search for AT resources, there are all these check boxes and for example down here on the lower left side, there's funding and there are a number of different types of places where you can get information about funding from different categories. If you want it in a book form or a booklet form, if you want it specific to learning disabilities or spina bifida, I can do a quick search and it will give me a list of several resources that deal with funding issues, legal issues related to those areas of whatever I check. This is a great site. Spina bifida learning disability. This is a tremendous site that is updated on a regular basis. It's federally funded and is a great resource to you with respect to assistive technology. Let me go back here. All right now, now we've got to go back. There we go. I just wanted to show you that there are some websites out there. RESNA just gives you a listing of websites of different state programs throughout the country and that may be of use to you. I think for the folks on this call, it's the fctd.info and the assistivetech.net are probably the two best resources. That's all I have on my slides Marilyn.

Marilyn: Also, if you go to Access Utah Network, they have a lot of used equipment. They have a large sales bank and that's another excellent place to check, because a lot of times they're much less expensive than you would find other places. They have vehicles, wheelchairs, and a number of different devices. This is just a little motivational slide here. It's a quote by Michael Jordan, "I have missed more than 9,000 shots. I've lost almost 300 games. Twenty-six times I've been trusted to take the game winning shot and missed. I've failed over and over and over and that's why I succeed." I know that this can be a challenging thing to find funding but I'd just encourage you to keep trying and there are a lot of resources out there. UCAT also has a funding specialist that you can call and talk to Ken Reid. You're welcome to call and talk to me, you can talk to Lois at the Foundation, so we're here to help you and we wish you a lot of success. We appreciate your participation.

Heather: Marilyn, there's a question. Is there a phone number for the Canine Companions and Globus?

Marilyn: I believe on your funding resource handout, there should be the phone number for Globus. For the Canine Companions, I believe Terry Holden was kind enough to

provide the information for us. It's 801-359-5595. I'm sorry, that's Gateway Service Dogs.

Marty: I'm looking for the Utah contact and can't find it. If we find it here in the next minute, we'll put it up in the chat box.

Marilyn: Jason, if you want to give us your email address and if anyone else wants a copy of the PowerPoint, we would be happy to email it to you. Great, we have a web address from Tina, www.cci.org. You've been a great group. Very knowledgeable. We appreciate everyone's participation and great resources.

Marty: You've been quiet. I haven't heard anybody goofing off in class. That's good.

Heather: Thank you Marilyn and Marty. This was a great training. This is Heather again. I'd like to wrap up by letting you know that all of the information we discussed today, the handouts and PowerPoint presentation will be available on the www.uatpat.org website. I will email everybody a link to that website so you have access to what you need. Also, Marilyn and Marty, if you wouldn't mind typing in your contact information into the chat box so if anybody has any follow up questions they can contact you.