



Funding Frequently Asked Questions

1. How do I get assistive technology (AT) devices and services when I'm covered under several different health insurance policies?

First, identify all potential payment sources for which you are eligible, then apply. Understand that there is an order in which the sources must be tapped. For example, you must exhaust private payment options before applying to Medicare or Medicaid for payment. Also, someone who is dually eligible for Medicare and Medicaid must apply to Medicare first.

2. How can I get funding to pay for home modifications?

Private and public health insurance policies usually do not cover home modifications. The typical sources of funds for home modifications are either federal and state agencies or nonprofit organizations. Each source has a limited supply of funds and its own eligibility rules.

Grants

Those agencies that provide grants for home modifications include the **Division of Vocational Rehabilitation** (DVR) and its Independent Living (IL) component. An applicant must be age 16 or older to be eligible for VR or IL funding. To receive VR funding, home modification(s) must be employment-related. Contact DVR at its central office at (302) 761-8275 or at its offices throughout the State. Contact IL at (302) 378-5779.

The **Division of Aging and Adults with Physical Disabilities** (DSAAPD) funds home modifications through the Specialized Services Fund and the Caregiver Program. Contact the DSAAPD Intake Unit at:

New Castle:

(302) 453-3820

Kent and Sussex:

(302) 422-1386

Toll free:

(800) 223-9074

The **Department of Veterans' Affairs** (VA) provides funds for veterans with disabilities under Home Improvement and Structural Alteration (HISA) grants. Contact the VA at (302) 633-5343.

The Delaware/Maryland chapter of the **Paralyzed Veterans Association** (PVA) is another source of funds. Their assistance is *not* limited to veterans or those with paralysis. Contact PVA at (302) 368-4898.

Residents of Kent and Sussex Counties can contact **First State Resource Conservation and Development Council** (RC&D). Through RC&D, volunteers in

the organization's Emergency Home Repair Project do relatively minor modifications such as ramps. Contact RC&D at (302) 424-6744.

Residents of New Castle County with Multiple Sclerosis can contact the **Multiple Sclerosis Society** at (302) 655-5610 regarding the society's pilot project, HomeAble, which provides funding for home modifications under \$5,000.

Residents of Rehoboth and Lewes may wish to contact the Rehoboth-Lewes Association of Churches about its Lend A Hand program that sponsors "work days." During these days, usually held in the spring and fall, volunteers do home repairs and modifications. Contact either Joy Troop at (302) 856-5574 or Chuck Smith at (302) 644-1343.

At times, local service organizations such as the **Lions Club** or church groups will help pay for or perform home modifications for those in need.

Loans

If one cannot obtain a grant or enlist volunteers to perform home modifications, s/he may wish to consider a loan. Typically, these are low-interest loans that may have limitations as to who may apply, the income of applicant, the location of residence, and the maximum loan amount.

The **Delaware State Housing Authority** (DSHA) makes loans to owners/occupants of residences. The current maximum loan amount is \$35,000. Contact DSHA at:

<i>City of Wilmington:</i>	<i>New Castle:</i>
(302) 571-4057	(302) 395-5600
<i>Kent:</i>	<i>Sussex:</i>
(302) 735-2014	(302) 855-7777

The **U.S. Department of Agriculture** (USDA) is another lender to low-income residents of rural areas in Kent and Sussex Counties. The maximum loan amount is \$20,000. Contact USDA at (302) 697-2600. Both DSHA and USDA also have small grant programs for very low-income persons.

The American Association of People with Disabilities (AAPD) has partnered with the **Digital Federal Credit Union** (DCU) to offer access loans to pay for home modifications for individuals with a disability. The loans offer competitive rates and flexible terms. Contact DCU at (800) 328-8797.

Citizens Bank offers the EZ Home Improvement Loan for low-income renters or homeowners. The loans feature low-interest rates, flexible terms, and modified credit scoring. Contact the nearest branch of Citizens Bank or call (888) 337-6500.

Social Security Work Incentives

Beneficiaries of either Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) can retain eligibility while setting aside money to pay for

home modifications under the **Impairment-Related Work Expenses (IRWE)** and **Plan for Achieving Self Support (PASS)**. In order to take advantage of either opportunity, the desired home modifications must be connected to an employment goal. It is important to contact the Social Security Administration before considering this option because failure to follow Social Security's rules can result in the loss of SSI or SSDI benefits. The contact numbers are:

New Castle:

(302) 323-0304

Kent:

(302) 674-5162

Sussex:

(302) 856-9620

3. How do I get funding to buy a modified van or to pay for modifications to a van?

Grants

Private and public health insurance policies typically do not cover the purchase of or modifications to a van. **The Division of Vocational Rehabilitation (DVR)** and its Independent Living (IL) component will consider payment for modifications to a van if an individual meets DVR or IL general eligibility criteria, and if the van is seven-years-old or less with fewer than 70,000 miles. If the age and/or mileage are above those limits, these agencies will consider payment only if a mechanic examines the condition of the vehicle. The modifications must be employment-related to be considered for DVR funding. DVR and IL do not pay for the purchase of a van. Contact DVR regarding van modifications at its central office at (302) 761-8275 or at its offices throughout the state. Contact IL at (302) 378-5779.

Paralyzed Veterans Association (PVA) is another potential source of payment for van modifications, but not van purchases. Their maximum award is \$1,500. Contact PVA at (302) 368-4898.

The **Department of Veterans' Affairs (VA)** provides a one-time only grant for persons whose disability is 100 percent military service connected. The grant's maximum amount is \$9,000 and it is only available for the conversion of a new van. Contact the VA at (302) 994-2511.

The **Muscular Dystrophy Association** offers grants for van lifts to individuals with any of the neuromuscular diseases in the Association's program. The contact numbers are:

New Castle:

(610) 325-5758

Kent and Sussex:

(888) 484-7072

Those who receive Supplemental Security Income (SSI) benefits from the Social Security Administration may want to contact the agency about its **Plan to Achieve Self Support (PASS)**. A PASS plan sets aside income to buy equipment or services in a way that keeps income, as well as resources, below the SSI eligibility cut-off so there are no reductions in benefits. The emphasis is on whether the desired van or equipment will help the SSI recipient become vocationally self-sufficient. It is important that an individual contact and receive the approval of Social Security

before setting up a PASS plan. Once money has been set aside for a PASS, spending it on something else can result in the loss of SSI benefits.

Those who receive Social Security Disability Insurance (SSDI) benefits as well as SSI may be able to use another work-incentive program called the **Impairment-Related Work Expense (IRWE)** to purchase a vehicle.

DATI's **AT Exchange** also contains classified ads that often include used vans for sale. Please remember that the inclusion of a classified ad on our Website does not represent DATI's endorsement of the quality or condition of a van. We encourage potential buyers to enlist the assistance of a mechanic and conduct other research before making a purchase decision.

A final possibility is to contact a service organization such as the **Lions Club** or a church group to help with the cost of a van purchase or modification.

Loans & Rebates

The **American Association of People with Disabilities (AAPD)/Digital Federal Credit Union (DCU)** loan program is a financing alternative for those seeking money to buy a van or have one modified. Contact DCU at (800) 328-8797.

Several vendors, such as Independent Mobility Systems (IMS), have established partnerships with auto manufacturers like Toyota and Chrysler to market wheelchair-accessible vans. These vendors may offer extended terms for up to 10 years and other flexible financing terms.

Vendors include:

Independent Mobility Systems (IMS)
(800) IMS-VANS

The Braun Corporation
(800) THE-LIFT

Freedom Motors
(888) 625-6335

Typically, auto manufacturers reimburse approximately \$1,000 to \$1,500 for van adaptations in newly purchased or leased vehicles.

4. Where can I get funding for the purchase of a hearing aid?

Most health insurance plans do not cover hearing aids. In Delaware, a child up to age 21 can have his/her hearing aid(s) paid for by Medicaid's Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) program when the device is deemed "medically necessary." Employees of both General Motors and Chrysler are eligible

to receive a single hearing aid every two years through the **United Auto Workers** insurance plan. Hearing aids can be funded for persons with **Tricare Military Health Insurance** if the person has a “profound hearing loss,” as defined by the Department of Defense.

Delaware’s **Division of Vocational Rehabilitation** (DVR) and its Independent Living (IL) unit may also be valuable funding resources. An individual must initially meet DVR & IL’s general eligibility criteria, and his/her hearing loss must be severe enough to interfere with communication. For DVR to consider funding an individual’s hearing aid, the need for the device must be employment-related. Contact DVR at its central office at (302) 761-8275 or at its offices throughout the State. Contact IL at (302) 378-5779.

Delawareans (aged 65 and older) may be able to obtain hearing aids through the **Nemours Health Clinic**. Eligibility criteria include United States citizenship, Delaware residency, and a yearly income under \$12,500 if single and under \$17,125 if married. Contact Nemours at (302) 651-4405.

Other local options may include service organizations, such as the **Lions Club**. Those interested should contact the nearest branch of this group.

The local chapter of **Hearing Loss Association of Delaware** (HLADE) recycles donated hearing aids with the assistance of a local audiologist. Those interested should contact HLADE at:
(302) 656-4882 (voice)
(888) 280-3330 (toll free)
(302) 656-4885 (TTY)

Another option is Hear Now, a national non-profit agency that provides hearing aids to low income persons. The revenue generated to purchase hearing aids is received from the sale of used hearing aids to a manufacturer. Only applications which include supporting information from a health care provider and a \$35 non-refundable fee will be considered. Contact Hear Now at (800) 648-4327.

5. How can I find money to pay for computer equipment?

Accessing health insurance policies to pay for computers and related equipment for a person with a disability is typically unsuccessful. However, if one can show that the computer equipment is an integral part of another covered device, such as a communication device, it may be funded.

A more likely path for funding may be a state agency such as **Division of Vocational Rehabilitation** (DVR) if the need for a computer is employment-related or its Independent Living (IL) unit. Contact DVR at its central office at (302) 761-8275 or at its offices throughout the State. Contact IL at (302) 378-5779.

Recipients of Social Security benefits such as SSDI or SSI, who require a computer in connection with a job or vocational goal, can contact the nearest Social Security office to ask about work-incentive programs. These programs are discussed in more detail in **Question #2**.

The **National Cristina Foundation** (NCF) donates commercially obsolete computers, software, and related equipment to nonprofit organizations and public agencies. Contact NCF at (203) 967-8000.

The **National Federation of the Blind** offers low-interest loans to blind or visually impaired persons for the purchase of computers and related information processing technology. The maximum loan is \$3,000 and it must be repaid within four years. Minimum payments are \$50 per month. Contact NFB at (410) 659-9314.

The **Association of Blind Citizens** offers grants to legally blind persons. Each grant pays for half of an individual's requested computer equipment. The Association sets certain income criteria as well as a cap on the maximum amount of each grant. Contact them at (781) 961-1023.

Share the Technology is another organization that donates used computers to persons with disabilities. Contact them at recycle@sharetechnology.org.

Goodwill Industries of Delaware operates a Computer Recycling Center (CRC), which refurbishes donated equipment and sells it at Goodwill stores. Contact Goodwill at (302) 761-4646.

The **Beaumont Foundation** plans to give computer equipment to persons with disabilities in Delaware and 24 other states in 2004. The Foundation considers many factors in evaluating grant applications, including income. Applicants are more likely to be funded if they are able to demonstrate both a strong need for the equipment and a place to use it. Contact the Foundation at (866) 505-2667.

6. I need a wheelchair and I don't know what kind to get or how to pay for it. What should I do?

First, ask your doctor for a prescription to have a comprehensive seating and mobility evaluation by a qualified therapist. Make sure you know what health insurance coverage you have in order to ensure that the therapist you visit accepts that insurance. Remember, to ensure coordination of coverage an individual must access private insurance first, followed by Medicare and then Medicaid.

If the therapist recommends a wheelchair, take the written recommendation to your doctor. Your doctor will then write a prescription for the particular type of wheelchair you need. Power wheelchairs can generally be prescribed only by certain specialists, like orthopedists and cardiac specialists.

The remainder of the wheelchair acquisition process involves the assistance of your case manager (if you have one), the therapist/provider, the vendor, and the continuing assistance of your doctor. Certain documents are commonly required by insurance companies, such as a Letter of Medical Necessity justifying the need for a wheelchair and a Certificate of Medical Necessity. Refer to **Obtaining Wheelchairs-Medicaid** in the Funding Guide for a description of this process. This process may vary depending upon your insurance.

7. I really believe it's "medically necessary" for me to get a particular type of AT but my insurance company has denied my claim. What can I do?

Unfortunately, when it comes to AT claims, denials are often the rule rather than the exception. The good news is that many denials are reversed on appeal. Make sure the denial is in writing or else you cannot appeal it. Review the written denial carefully to: 1) make sure you know your insurance company's appeal time limit, and 2) understand the reason(s) for the denial.

Your appeal will be based on those reasons. For example, if the insurance company says that the AT is medically necessary, get more detailed information from a doctor or therapist that emphasizes the relationship between your medical condition and the AT you are seeking.

Each insurance company has its own internal appeal procedure. Study your policy, certificate of coverage, "riders," and other amendments so you understand the policy's covered benefits, exclusions, deductibles, etc. Be aware that AT is sometimes referred to by different names (e.g., home medical equipment, durable medical equipment, rehabilitation technology). Refer to the **Funding Guide's section on private insurance** for more suggestions, including the contact numbers for the Delaware Insurance Department for those interested in their assistance.

Another resource is the **Disabilities Law Program**. Contact them at:

<i>New Castle:</i>	<i>Kent:</i>	<i>Sussex:</i>
(302) 575-0660	(302) 674-8500	(302) 856-0038

8. My child is having difficulty in school and I suspect he may have a disability. What obligation(s) does the school have to help us?

There are several federal laws that help children with disabilities obtain an appropriate education. The most prominent of these is the Individuals with Disabilities Education Act (IDEA). Students ages 3-21 are eligible under the IDEA if they have a disability (e.g., speech, orthopedic, hearing or visual impairment, mental retardation, learning or emotional disability) that interferes with their ability to benefit from a regular education program and requires special education and "related services."

In IDEA, the student's needs, including the need for assistive technology (AT), must be documented in a written Individualized Education Program (IEP). Like all services authorized in the IEP, AT must be provided at no cost to the student and family. Currently, the IEP team must explicitly discuss the student's need for AT. If the need is confirmed or suspected, the IEP team must take appropriate action to ensure access to needed devices and services. Training for families and school staff relative to AT operation and use can be included in the IEP. Also, a school's obligation to provide AT may extend to homework and school-based extracurricular activities as long as these needs are documented in the IEP.

Other laws that aid students with disabilities include Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA). Section 504 is broader than the IDEA and prohibits discrimination on the basis of disability in any program receiving federal funds. The ADA prohibits discrimination by state and local governments, including public schools. More information about these laws, and suggestions for how to avail yourself of their benefits, may be found in the **Public Schools Funding Fact Sheet**.