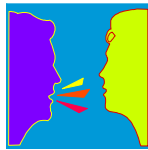


# ASSISTIVE TECHNOLOGY: HOW TO PAY FOR THE DEVICE OR SERVICE THAT YOU NEED

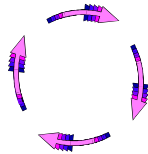
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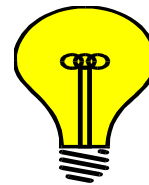
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## **ASSISTIVE TECHNOLOGY: HOW TO PAY FOR THE DEVICE OR SERVICE THAT YOU NEED**

### **I. INTRODUCTION**

Assistive technology is very important to a person with a disability. Assistive technology helps a person with a disability to function more easily in his or her daily life. This brochure is intended to provide information on how to pay for assistive technology in Pennsylvania. This brochure does not list every source of funding but gives you an overview of the most common ways to pay for assistive technology.

**IMPORTANT: This publication is for general informational purposes only. This publication is not intended, nor should be construed, to create an attorney-client relationship between the Disability Rights Network of Pennsylvania (DRN) and any person. Nothing in this publication should be considered to be legal advice.**

**PLEASE NOTE: For information in alternative formats or a language other than English, contact DRN at 800-692-7443 Ext. 400, TDD: 877-375-7139, or [drnpa-hbg@drnpa.org](mailto:drnpa-hbg@drnpa.org).**

### **II. WHAT IS ASSISTIVE TECHNOLOGY?**

Assistive technology is a device or a service that helps a person with a disability to perform everyday tasks. Assistive technology can be found in the home, workplace, school, institution, and community. Assistive technology helps a person with a disability to become or remain independent. Assistive technology can be low cost or expensive.

The Assistive Technology Act of 2004 defines an assistive technology device as “any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.” An assistive technology service is “any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device.”

Examples of assistive technology devices are manual and motorized wheelchairs, augmentative communication devices, hearing aids, magnifiers, ramps, stair glides, adapted computer equipment, and equipment to make a vehicle accessible to a person who uses a wheelchair. Assistive technology services include an evaluation, adaptation of a device, training in the use of a device, and maintenance and repair of a device.

### **III. HOW DO I KNOW WHAT ASSISTIVE TECHNOLOGY I NEED?**

You may wish to have an assistive technology evaluation. The evaluation will determine what your needs are and how assistive technology devices and services can help you to function more independently in your daily life. A licensed medical professional can evaluate your need for a specific assistive technology device or service. This medical professional can include your family doctor, physiatrist, occupational therapist, physical therapist, speech-language pathologist, audiologist, ophthalmologist, or other medical professional. Your doctor can write a prescription and Letter of Medical Necessity based on the results of the evaluation. You can then submit this paperwork to any health care insurance that you may have or other funding source.

#### **IV. HOW CAN I GET ASSISTIVE TECHNOLOGY FUNDED IN PENNSYLVANIA?**

Assistive technology devices and services, including repairs of assistive technology, may be funded by the following.

##### **A. Medical Assistance (Medicaid)**

Medical Assistance, or Medicaid, is government-funded health insurance for eligible children and adults, including many persons with disabilities. Medical Assistance is provided by managed care health plans or is fee for service (ACCESS and ACCESS Plus). You can apply for Medical Assistance at your local County Assistance Office or at [www.compass.state.pa.us](http://www.compass.state.pa.us).

There are several ways to qualify for Medical Assistance. Depending on your level of eligibility or age, the types of assistive technology that may be covered include:

- Medical supplies, including durable medical equipment, prostheses, orthoses, appliances, and surgical supplies; this includes motorized wheelchairs and augmentative communication devices
- Medical supplies, equipment, and appliances if you receive home health care services
- Eyeglasses, hearing aids, motorized wheelchairs, augmentative communication devices, and other medical supplies for children under age 21 through Early and Periodic Screening, Diagnosis, and Treatment (EPSDT)

Prior authorization may be required. The assistive technology device or service must be medically necessary. You will need a doctor's written prescription for the assistive technology. You will also usually need to submit a Letter of Medical Necessity from your doctor and the medical professional who evaluated you for the assistive technology.

If Medical Assistance pays for you to be in a nursing facility or ICF/MR, the facility must provide you with necessary assistive technology devices and services. If a doctor prescribes assistive technology for you, the facility must include the assistive technology in your care plan/individual plan and must promptly provide it to you. The facility must train you to use any devices and must repair and maintain the device.

**Medical Assistance appeal rights:** All decisions regarding your Medical Assistance, including assistive technology, must be given to you in writing. If you disagree with a decision, if you do not get a written decision, or if the Department of Public Welfare or managed care health plan fails to act within a reasonable amount of time, you have the right to file an appeal with the Department of Public Welfare and ask for a fair hearing. If you are in a Medical Assistance managed care health plan, you also have the right to file a grievance or a complaint with the health plan. There are deadlines to make your appeal and to file your grievance or complaint. Read carefully all letters provided to you, and meet all deadlines.

## B. Medicaid Home and Community Based Waivers

Medicaid Home and Community Based Waivers help persons with disabilities to live in the community rather than in institutions. The following chart generally describes the assistive technology that may be funded by Pennsylvania's Waivers:

<b>Name of Waiver</b>	<b>Assistive Technology/ Specialized Medical Equipment and Supplies</b>	<b>Home Accessibility Adaptations</b>	<b>Vehicle Accessibility Adaptations</b>
Aging (person age 60 or older)	Yes	State Medicaid Agency review if over \$6,000	No
Autism Waiver (adult with Autism Spectrum Disorder)	\$10,000 per participant's lifetime	\$20,000 per participant's lifetime	\$20,000 per participant's lifetime
COMMCARE (adult with traumatic brain injury)	State Medicaid Agency review if over \$500	State Medicaid Agency review if over \$6,000	State Medicaid Agency review if over \$6,000
Consolidated (person with intellectual disability age 3 or older)	Yes	\$20,000 during 10-year period, but new \$20,000 limit applied if move to new home	\$10,000 during 5-year period
Independence (adult with physical disability)	State Medicaid Agency review if over \$500	State Medicaid Agency review if over \$6,000	State Medicaid Agency review if over \$6,000
Infants, Toddlers and Families (child birth to age 3)	Instruction in the application of an assistive device only	No	No
OBRA Waiver (adult with developmental disability)	State Medicaid Agency review if over \$500	State Medicaid Agency review if over \$6,000	State Medicaid Agency review if over \$6,000
Person/Family Directed Support (person with intellectual disability age 3 or older)	Yes, but individual cost limit on individual's annual cost of waiver services	Home and vehicle accessibility adaptations \$20,000 per household	Home and vehicle accessibility adaptations \$20,000 per household

To apply for Waiver services, contact:

- Your local Area Agency on Aging for the Aging Waiver for a person age 60 or older

- MAXIMUS (Independent Enrollment Broker) at 1-877-550-4227 for the Independence Waiver, OBRA Waiver, and COMMCARE Waiver
- Your county Mental Health/Mental Retardation office for the Consolidated Waiver and Person/Family Directed Support Waiver for a person age 3 or older with an intellectual disability
- Bureau of Autism Services at 1-866-539-7689 for the Autism Waiver for an adult with Autism Spectrum Disorder

**Medicaid Home and Community Based Waiver appeal rights:** You have the right to receive a written decision when you are granted or denied eligibility for or services under a Waiver, including assistive technology. You may need to ask the agency where you applied to give you a written decision. You also have the right to file an appeal with the Department of Public Welfare and ask for a fair hearing if you disagree with any decision that is made, if you do not get a written decision, or if the agency fails to act within a reasonable amount of time. There is a deadline to request an appeal. Read carefully all letters provided to you, and meet all deadlines.

### **C. Medicare**

Medicare is government-funded health insurance for persons aged 65 and older, persons receiving Social Security Disability payments or railroad retirement payments based on a disability, and persons with end stage renal disease.

You may receive original Medicare or may be enrolled in Medicare Advantage HMO. An HMO requires prior authorization for assistive technology, so you should contact your Medicare HMO regarding this.

Assistive technology may be funded through Medicare Part A and Part B:

- Medicare Part A is generally provided at no cost. Medicare Part A covers inpatient hospital services, skilled nursing facility services, home health benefits, and hospice care. Assistive technology may be funded under Medicare Part A as medical appliances and equipment, or durable medical equipment.
- Medicare Part B is provided at a monthly cost, or premium. (Medical Assistance may pay for your Part B premium and Medicare cost sharing if you are low income. Contact your local County Assistance Office to apply.) Medicare Part B covers physician's services, outpatient hospital services, home health services, and other services and supplies. Assistive technology may be funded under Medicare Part B as durable medical equipment, prosthetic devices, and orthotic devices. Medicare Part B pays for power wheelchairs and augmentative communication devices.

You will need a doctor's written prescription for the assistive technology device or service, and the item must be medically necessary. Your doctor and medical professional who evaluated you for the assistive technology may also need to submit a

Letter of Medical Necessity. If the provider is a Medicare-participating provider, the provider must accept the payment given by Medicare.

**Medicare appeal rights:** All decisions by Medicare or by your Medicare HMO regarding your Medicare, including assistive technology, must be given to you in writing. You have the right to appeal decisions regarding your Medicare, including assistive technology. Your appeal rights differ depending on whether you have original Medicare or a Medicare HMO. Read carefully all letters from Medicare or your Medicare HMO so that you can meet all appeal deadlines.

#### **D. Tricare**

Tricare is health insurance for active and retired military personnel and their dependents. Tricare benefits include durable medical equipment. Tricare also pays for prosthetics, including augmentative communication devices. For more information on Tricare coverage of assistive technology, please go to [www.tricare.osd.mil](http://www.tricare.osd.mil).

#### **E. Private health insurance**

Your private health insurance may pay for assistive technology devices and services. Please check with your insurance company to see if the assistive technology is covered and if prior authorization is required. You will need a prescription from your doctor ordering the assistive technology device or service. Your doctor and the medical professional who evaluated you for the assistive technology may need to submit a

Letter of Medical Necessity. You have the right to a written decision and to make an appeal. Please check with your health insurance company regarding this.

#### **F. Office of Vocational Rehabilitation**

Pennsylvania's Office of Vocational Rehabilitation provides services to help individuals with disabilities prepare for, start, and maintain employment. Your local Office of Vocational Rehabilitation can arrange for a free evaluation of your assistive technology needs. Your local Office of Vocational Rehabilitation, including the Bureau of Blind and Visual Services, can also help you to choose and to get the assistive technology that is recommended by the evaluation. The Office of Vocational Rehabilitation must provide assistive technology needed for an employment outcome even if you can get the assistive technology elsewhere. Based upon your financial resources, you may have to pay for part of the cost of assistive technology devices and services. The Office of Vocational Rehabilitation may provide assistance to employers who make workplace accommodations for employees with disabilities. The website is:  
[www.portal.state.pa.us/portal/server.pt/community/disability\\_services/10355](http://www.portal.state.pa.us/portal/server.pt/community/disability_services/10355).

**Office of Vocational Rehabilitation appeal rights:** You have the right to file an appeal if you disagree with a decision made by the Office of Vocational Rehabilitation. There are deadlines to file an appeal. The Pennsylvania Client Assistance Program helps individuals with appeals and other issues concerning the Office of Vocational Rehabilitation. The telephone number for the Client Assistance Program is 215-557-

7112 (voice/TTY) or 888-745-2357 (toll free). The website is:

[www.equalemployment.org](http://www.equalemployment.org).

### **G. Individuals with Disabilities Education Improvement Act (IDEA 2004)**

The Individuals with Disabilities Education Improvement Act, or IDEA 2004, requires a school district or intermediate unit to provide special education and related services to a child with a disability. IDEA 2004 states that the school district must provide services, including assistive technology, to a child if necessary to provide a free appropriate public education (FAPE).

A child with a disability 3 years of age or older may receive assistive technology devices and services as a part of his or her Individualized Education Program (IEP). Such assistive technology may include an assistive technology evaluation, an assistive technology device, the coordination of related services such as occupational therapy with an assistive technology device, or training to a parent and staff on the use of an assistive technology device.

You as the parent at any time can ask the school district to evaluate your child for assistive technology. You will need to sign a consent form for evaluation. You also have the right to request an IEP meeting at any time to ask for assistive technology for your child. You should put your request for an assistive technology evaluation or IEP meeting in writing and save a copy of the letter for yourself.

A child with a disability who is younger than three years of age may receive assistive technology devices and services as a part of his or her Individualized Family Service Plan (IFSP) through early intervention. You as the parent have the right to request assistive technology devices or services for your child at any time. You should put your request in writing and save a copy of the letter for yourself.

A student with a disability may also receive accommodations and services from the school under Chapter 15 of the Pennsylvania regulations and under Section 504 of the Rehabilitation Act of 1973. Assistive technology devices and services may be included in the child's Service Plan under Chapter 15/Section 504.

**IDEA 2004 appeal rights:** You have the right to appeal and request a due process hearing if you disagree with a decision made by the school district regarding assistive technology for your child. Any appeal should be made in writing, and save a copy for yourself.

#### **H. PASS program through the Social Security Administration**

Under the Plan for Achieving Self Support (PASS), a person on SSI can set aside income, other than SSI, to pay for items or services needed to achieve a specific work goal. The money or assets set aside will not count against the person's eligibility for SSI or SSI check amount. For example, money can be set aside to pay for items needed to help the person get to and from work and to do his or her job at work. This can include assistive technology devices and services. A person can also set aside

money for installment payments. Social Security does not pay for the assistive technology device or service. The person on SSI pays for the items or services from the money set aside under the PASS. For more information, please contact Protection and Advocacy for Beneficiaries of Social Security (a service of the Disability Rights Network of Pennsylvania): 800-692-7443 (voice) or 877-375-7139 (TTY).

#### **I. Area Agency on Aging**

Your local Area Agency on Aging may pay for home modifications and durable medical equipment, medical supplies, and assistive devices. You must be age 60 or older to qualify. All other resources must be exhausted before an Area Agency on Aging will pay for the assistive technology. Please contact your local Area Agency on Aging, or contact Pennsylvania's Department of Aging at (717) 783-6207 (voice). The website is: [www.aging.state.pa.us](http://www.aging.state.pa.us).

#### **J. Telecommunication Device Distribution Program**

Pennsylvania's Telecommunication Device Distribution Program provides specialized telecommunication devices for free to persons with disabilities. A telecommunication device is equipment needed by a person with a disability so that he or she can communicate by wire or radio with another person. Devices provided include TTY, voice carry over telephone, CapTel telephone, in-line amplifier, voice activated dialer, talking telephone, photo telephone, and many other devices.

To qualify for the Telecommunication Device Distribution Program, you must:

1. Have an individual gross income of less than 200% of the federal poverty level. (In 2010, 200% of the federal poverty level for an individual is about \$21,660.);

2. Be six years of age or older; and

3. Have one of the following disabilities certified by a licensed doctor, audiologist, speech-language pathologist, or qualified State agency:

- deaf, deaf-blind, or hard of hearing;
- hearing loss or speech impairment; or
- have a disability and require technology to use telecommunication equipment independently.

For more information, please call 800-204-7428 (toll free voice) or 866-268-0579 (TTY).

The website is: <http://disabilities.temple.edu/programs/assistive/tddp>.

#### **K. Family Savings Account**

Pennsylvania's Department of Community and Economic Development offers a Family Savings Account program. Local service providers administer the program. The purpose of a Family Savings Account is to help low-income persons to become self sufficient. You may be able to set up a Family Savings Account if you receive Temporary Aid for Needy Families (TANF) or if your earned income is not more than 200% of the federal poverty level.

The Family Savings Account program allows a person to deposit money into a bank account to be used for certain purposes, under a plan that is approved ahead of time. The person must deposit an average of \$10 per week into the bank account for 12 to 36 months, and the government will match up to \$2000 per person per lifetime. Uses for money saved under this plan include home modifications for a person with a disability. Other uses can be pre-approved by the Department of Community and Economic Development.

For more information, please contact the Department of Community and Economic Development at 866-466-3972 (toll free voice). The website is: [www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/family-savings-account-fsa](http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/family-savings-account-fsa).

#### **L. Other funding for home accessibility adaptations**

Home accessibility adaptations include assistive technology to increase your independence in your home. Home accessibility adaptations include ramps, lifts, stair glides, grab bars, flashing doorbells, voice-activated temperature controls, and other items. You may be able to get help to pay for these items from the following programs:

- **Keystone Communities Program:** Your town or city may have money from the Department of Community and Economic Development to pay for home adaptations for persons with physical disabilities whose income is below certain guidelines. For more information, please contact your local government, or contact the Department of Community and Economic Development at 866-466-3972 (toll free voice). The website

is: [www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/keystone-communities-program](http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/keystone-communities-program).

- Home modification loan for home buyers: If you buy a house through the Pennsylvania Housing Finance Authority program, you may be able to get a no-interest loan to make the house accessible. For more information, please contact the Pennsylvania Housing Finance Authority at 800-822-1174 (toll free voice). The website is: [www.phfa.org](http://www.phfa.org).

- USDA: If you live in a rural area, your local U.S. Department of Agriculture office may have a grant or loan program to help you pay for home adaptations. The website is: [www.usda.gov](http://www.usda.gov).

For more information on home accessibility adaptations, go to <http://homemods.jevs.org>.

#### **M. Tax credits and deductions for businesses**

A business may be entitled to a federal Disabled Access Credit (tax credit) or a Barrier Removal tax deduction for improving accessibility for persons with disabilities, which can involve assistive technology. For more information, please contact the Internal Revenue Service. The website is: [www.irs.gov](http://www.irs.gov).

## **N. Other sources of funding for assistive technology**

You may wish to contact nonprofit organizations, religious institutions, local governments, or businesses. They may donate assistive technology or help you to pay for assistive technology. Many are listed in the blue pages of the telephone book.

Pennsylvania's Initiative on Assistive Technology (PIAT), a part of the Institute on Disabilities at Temple University, may help you find other sources of funding. The telephone number is 800-204-7428 (toll free voice) or 866-268-0579 (TTY). The website is: <http://disabilities.temple.edu/programs/assistive/piat>.

Pennsylvania's Assistive Technology Lending Library allows anyone in Pennsylvania to try out an assistive technology device for free. The telephone number is 877-722-8536 (toll free voice) or 866-268-0579 (TTY). The website is: <http://disabilities.temple.edu/programs/assistive/atlend>.

The Pennsylvania Assistive Technology Foundation provides low-interest loans to purchase assistive technology devices and services. The Foundation also offers small grants for low-income persons. The telephone number is 888-744-1938 (toll free voice) and 877-693-7271 (toll free TTY). The website is: [www.patf.us](http://www.patf.us).

The Recycled Equipment Exchange Program is a classified listing of used assistive technology devices offered for sale or for free. For more information, please contact Pennsylvania's Initiative on Assistive Technology at 800-204-7428 (toll free voice) or

866-268-0579 (TTY). The website is:

<http://disabilities.temple.edu/programs/assistive/reep>.

## **V. CONTACT INFORMATION**

If you need more information or need help, please contact the intake unit of the Disability Rights Network of Pennsylvania (DRN) at 800-692-7443 (voice) or 877-375-7139 (TDD). Our email address is: [intake@drnpa.org](mailto:intake@drnpa.org).

The mission of the Disability Rights Network of Pennsylvania (DRN) is to advance, protect, and advocate for the human, civil, and legal rights of Pennsylvanians with disabilities. Due to our limited resources, DRN cannot provide individual services to every person with advocacy and legal issues. DRN prioritizes cases that have the potential to result in widespread, systemic changes to benefit persons with disabilities. While we cannot provide assistance to everyone, we do seek to provide every individual with information and referral options.

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