



WYOMING
INSTITUTE FOR
DISABILITIES

How to pay for assistive technology devices



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GO FOR GOLD

HOW TO PAY FOR ASSISTIVE TECHNOLOGY DEVICES

Congratulations! You are ready to purchase an assistive technology device. Perhaps Wyoming Assistive Technology Resources (WATR) has helped you decide on a piece of assistive technology that is right for you or a family member through an assessment or maybe you need to update older equipment. While WATR cannot help pay for a device, there are programs that can help make the cost of a device more affordable or pay for the entire device. WATR can help you explore options for funding.

WHERE TO START

Usually the person who prescribes or recommends the assistive technology product or device can help you get started and be a helpful ally in acquiring the device you need. This could be your assistive technology specialist at WATR, physician or healthcare provider, teacher, therapist, vocational counselor or other professional. If

someone has prescribed or recommended a device, ask that person where you might be able to get it and if health insurance, a system, or other programs might cover all or a portion of the cost. Also, ask that person to provide any documentation you may need such as a prescription, or written recommendation as to why you need the device. This documentation is normally needed to support requests, claims and, if denied, appeals.

If you don't have someone to assess your needs or prescribe a product, you can find a provider or supplier who can help. Providers include people and organizations such as physicians and healthcare professionals, hospitals, rehabilitation facilities, home health agencies, and school systems. Suppliers include people and organizations offering medical equipment, assistive technology and educational products, such as vendors, stores and manufacturers. This guide provides you with some information and links to resources that may be able to assist you.

There are many ways to get help with covering the cost. You may have coverage through your insurance; federal, state and local government programs; or through private foundations. There are also a number of national and local organizations that might be able to help. If at first you don't succeed in getting funding from one resource, try another. You may also be able to appeal the decision. So be sure to find what your options are when you first apply.

WYOMING TECHNOLOGY ACCESS PROGRAM (WYTAP)

The Wyoming Institute for Disabilities (WIND) and Wyoming Independent Living Rehabilitation (WILR) in partnership with First Interstate Bank of Laramie, Wyoming have developed a program that will offer people with disabilities an opportunity to finance assistive technology (AT) devices and services. Loan funds must be used to purchase assistive technology devices. AT devices may also be used to enhance recreational activities such as skiing or hunting. WYTAP buys down the interest on the loan; thus, the borrower pays very low interest. The program is the first of its kind in the state of Wyoming.



WYTAP permits Wyoming residents with disabilities and family members with low incomes to apply for reduced interest loans to purchase assistive technology equipment and services. Although assistive technology often means the difference between people with disabilities living independently or as dependents, they often cannot afford to purchase necessary AT equipment because of their low income levels.

ELIGIBILITY

- ▶ Wyoming residents with disabilities or a legal guardian/family member of an individual with a disability.
- ▶ Active duty US military members stationed in Wyoming.
- ▶ Credit-worthy.
- ▶ Loans must be used to purchase approved AT devices and/or services.

SERVICES PROVIDED

- ▶ Loans may be used for any of the following:
- ▶ Computers and adaptive hardware
- ▶ Hearing aids
- ▶ Mobility devices (wheelchairs, scooters, etc.)
- ▶ Learning devices
- ▶ Communication devices
- ▶ Vehicle modifications
- ▶ Home modifications
- ▶ Recreation devices
- ▶ Visual aids
- ▶ Loan counseling and assistance throughout the life of the loan.

**To request an application or for questions regarding WYTAP,
please contact: WILR at (307) 266-6956, WATR at (307) 766-6187; 1-888-989-9463 (toll free).**

RESOURCES FOR FINANCIAL ASSISTANCE

Typically, getting help for purchasing an assistive device is linked to how you plan to use it and where.

FOR MEDICAL CONDITIONS

If you plan to use a device at home or for rehabilitation due to a medical condition, it may be covered by your health insurance.

These devices are typically prescribed by a physician or other healthcare practitioner, with a written prescription and care plan that relates to your “medical necessity” or medical condition. Health insurance includes Medicare, Medicaid, Veterans health benefits, and private health insurance. According to www.healthcare.gov, under the Affordable Care Act, private health insurance plans are expected to offer “services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.”

The rules and limits on what devices are covered, how much of the cost is covered, who is eligible to prescribe

devices, the process for paying for the devices, as well as the appeals process, in case you are initially denied the coverage, all vary depending on your type of insurance:

▶ **Private Insurance**

- Contact your private insurance company to find out what they cover.
- Find out what private insurance companies on www.healthcare.gov cover.

▶ **Medicare**

- Find out what is covered by visiting: www.medicare.gov/what-medicare-covers/index.html
- Find out the specific devices that are covered by visiting: www.medicare.gov/coverage/your-medicare-coverage.html

▶ **Medicaid**

- Find out what is covered by visiting: www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Benefits/Medicaid-Benefits.html

- Find out if Wyoming provides unique coverage for your needs by visiting: www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/wyoming.html
- Find out what the Early Periodic Screening, Diagnosis, and Treatment (EPSDT) Program, the child health component of Medicaid, covers by visiting: www.mchb.hrsa.gov/epsdt/overview.html
- Find out what the Department of Veterans Affairs covers by visiting: www.va.gov/health/

FOR A STUDENT INDIVIDUALIZED EDUCATIONAL PROGRAM (IEP)

If you plan to use the device as part of a student Individualized Educational Program (IEP) through the Individuals with Disabilities Education Act (IDEA), it may be available through your local school district.

These devices are typically required to assist students with listening, speaking, reading, writing, or for other learning needs to effectively participate in the classroom. The need and device should be described as specifically as possible in the student's IEP. If allowable, the school district can

purchase, lease, or otherwise provide the device at no cost to you.

Some resources that can support parents and children during the assistive technology and IEP process include:

- ▶ Wyoming Family to Family Health Information Center: www.uwyo.edu/wind/f2f
- ▶ Wyoming Parent Information Center: www.wpic.org
- ▶ Wyoming Department of Education: www.edu.wyoming.gov
- ▶ WATR's Guide, Assistive Technology Pointers for Parents: www.uwyo.edu/wind/watr/publications.html

FOR WORK

If you plan to use the device at work, training, or other employment-related activities, it may be covered by your employer, a state vocational rehabilitation (VR) agency, or other federal government employment programs.

These devices are typically needed to assist you with conducting work activities, returning to work, participating in vocational training or conducting a job search and may be paid for by an employer as a reasonable accommodation

or through government programs if you qualify. Several programs exist that may assist you in paying for the device in full or partially.

Some programs which may be able to help are:

- ▶ Wyoming Department of Workforce Services Vocational Rehabilitation: www.wyomingworkforce.org/contact/Pages/vocational-rehabilitation.aspx
- ▶ Wyoming Department of Workforce Services Veterans Program: www.wyomingworkforce.org/job-seekers-and-workers/employment-and-training/Pages/veterans-program.aspx

OTHER GOVERNMENT SPONSORED RESOURCES

State and local agencies who serve people with disabilities and seniors may be able to provide you with information on obtaining assistive devices and funding from state and local resources. Some devices serve many different needs. For example, a communication device that translates text to speech originally developed for people with visual impairments, can be equally useful to people

with speaking, reading and other language impairments. It's important to find out which needs the device assists. Just because a specific organization focuses on a specific disability doesn't mean that the staff might not be able to help you too. The staff usually can refer you to the best local resources.





WYOMING RESOURCE CENTERS INCLUDE:

- ▶ Wyoming Services for Independent Living (WSIL) is a program designed to increase opportunities for individuals with disabilities and to help them to live as independently as possible. WSIL serves individuals living in western Wyoming: www.wysil.org
- ▶ Wyoming Independent Living Rehabilitation (WILR) aids in providing the necessary tools needed to live independently, with programs ranging from

independent living, services for visually impaired and nursing home transitions. WILR serves individuals living in eastern Wyoming: www.wilr.org

ADDITIONAL WYOMING RESOURCE PROGRAMS INCLUDE:

- ▶ Wyoming Families for Hands & Voices: www.wyhandsandvoices.org/index.asp
- ▶ Wyoming Department of Education, Services for the Visually Impaired: www.edu.wyoming.gov/in-the-classroom/special-programs/vision-outreach-services
- ▶ Wyoming Department of Education, Deaf Services: www.edu.wyoming.gov/in-the-classroom/special-programs/deaf-outreach-services
- ▶ Wyoming Department of Education, Vision Outreach Services: www.edu.wyoming.gov/in-the-classroom/special-programs/vision-outreach-services/
- ▶ Wyoming Department of Health: Behavioral Health Division: www.health.wyo.gov/behavioralhealth/index.html

NON-PROFIT, CONSUMER, AND SPECIALTY RESOURCES

Not to be overshadowed by all of the government programs available, many charitable non-profit and consumer organizations can provide a wealth of assistance in covering the cost of assistive devices, in full or in part.

MAJOR NON-PROFITS INCLUDE:

- ▶ Wyoming Montgomery Trust Fund for Blind: www.wycb.info/node/9
- ▶ Christopher & Dana Reeve Foundation for paralysis, spinal cord injury and other disabilities: www.christopherreeve.org
- ▶ Association of Blind Citizens Assistive Technology Fund: www.blindcitizens.org/assistive_tech.htm
- ▶ Alliance for Accessible Hearing Care Hearing Aid Fund: www.hearingloss.org/content/financial-assistance-programs-foundations
- ▶ GiveTech.org for financial assistance in obtaining assistive devices to make computers accessible: www.givetech.org/assistance

- ▶ Travis Roy Foundation for grants for people with spinal cord injuries: www.travisroyfoundation.org/
- ▶ Easter Seals local affiliates that provide financial services and resources for people with disabilities of all ages: www.easterseals.com/

CLINICAL TRIALS AND PRODUCT DEVELOPMENT

An alternative resource of assistive devices may be participating in a clinical trial where researchers are testing new products and treatments. Often the research center pays for the cost of the assistive device, as well as related healthcare and other visits. Some may provide a small travel reimbursement or other stipend for participating in the study. Find information on publicly and privately supported clinical studies visit: www.clinicaltrials.gov.

CROWD FUNDING

The Internet and social media have created new venues for financing and raising money. One type is “crowd funding”

where individuals and/or organizations collaborate to provide funding for different purposes, including helping others by contributing money to worthy goals, such as paying for assistive devices and related services. To learn more about starting a fundraiser for yourself visit: www.justfundraising.com/how-to-start-a-fundraiser.

MOTOR VEHICLE ADAPTIVE DEVICES

Most major auto manufacturers offer some reimbursement for adaptive equipment such as hand controls, wheelchair ramps or lifts installed on new or late-model vehicles purchased through an authorized dealer. Leased vehicles may also qualify, depending on the specific program. The adaptive equipment installers often have information on the various programs, manufacturers, documentation needed and application forms. Additionally, In Wyoming, the value of assistive devices and accessibility modifications are not included in the value of the vehicle when registration fees are assessed. To find a motor vehicle equipment supplier visit: www.ebenefits.va.gov/ebenefits/nrd/nrd-results#/search.

LOCAL COMMUNITY, CIVIC AND CHARITABLE ORGANIZATIONS

Other resources for funding may include private foundations, places of worship, charities, volunteer groups, and civic organizations. For example, Lions Clubs provide eyeglasses, low-vision aids and other assistive devices for people with visual disabilities and blindness. These organizations are often listed on local town, city, or county websites and by local Chambers of Commerce. Find your local Chamber of Commerce by visiting: www.chamberofcommerce.com/wyoming/chambers-of-commerce.

OTHER RESOURCES YOU CAN CONTACT FOR HELPFUL INFORMATION

Wyoming Assistive Technology Resources (WATR) has more resources to help with assistive technology information and acquisition. Visit our resources at:

- ▶ Wyoming Assistive Technology Resources: www.uwyo.edu/wind/watr
- ▶ Wyoming AT4ALL for purchasing and loaning devices: www.wy.at4all.com
- ▶ Assistive Technology and Augmentative Alternative Communication Assessments: www.uwyo.edu/wind/watr/assessments.html
- ▶ Wyoming Assistive Technology Resources Recorded Webinars: www.uwyo.edu/wind/watr/webinar/recorded.html
- ▶ Wyoming Assistive Technology Resources Trainings and Events: www.uwyo.edu/wind/watr/training

**This guide was adapted to Wyoming from “What Are Your Options to Pay for Assistive Devices?” (26 Mar. 2014): AbleData*





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