



Funding Assistive Technology 101: For Disaster Survivors and Their Allies

Introduction

When planning for emergencies and disasters, people with disabilities should know the original funding source(s) of the devices and services they depend on for health, safety, and independence. Product and warranty information, contact information for the vendor, a copy of recent evaluations or equipment prescriptions, and contact information for service providers that help them use and maintain their device (e.g. occupational therapist; certified assistive technology professional [ATP]; company that services the device) should be kept with other important medical information. Wherever possible, people should label or tag their equipment with their contact information. Photographs of the individual using his or her equipment helps to establish ownership and can also help others understand how it is used.

This document briefly reviews the major funding sources for assistive technology (AT) and durable medical equipment (DME). Examples of links to rules and programs specific to states affected by hurricanes Harvey and Irma are provided. State AT programs (<https://www.at3center.net/stateprogram>) may be able to help disaster survivors and people assisting them locate additional funding programs and ways to obtain AT, including programs and organizations offering grants or loans.

Medicare

Medicare is a federal program of health insurance, to reduce the costs of healthcare for those who paid into the program while they were working. Generally speaking, Medicare pays for devices that are considered “durable medical equipment” (DME) and are “medically necessary”. This includes items like manual and power wheelchairs, speech generating devices and walkers as well as those that are needed for life functions like eating (e.g. pumps); breathing (e.g. c-pap machines; oxygenators); and the delivery of medications. Most Medicare beneficiaries are 65 or over; younger beneficiaries may be receiving Medicare because they became permanently disabled after working for many years, have end-stage renal disease or other conditions, or have developmental disabilities and are the adult child of a person on Medicare. Co-pays

(20%) may be required. People on Medicare may also qualify for Medicaid if they are low income and have few if any assets; these people are sometimes called “dual eligible”.

Medicare may cover the cost of replacement or repair of Medicare-funded equipment due to emergency or disaster, and may also cover the cost of a rental during the time equipment is being repaired. See <https://www.medicare.gov/what-medicare-covers/replacing-lost-or-damaged-dme-in-disaster-or-emergency.html>

For Hurricane Harvey: (Texas)

<https://www.phe.gov/emergency/news/healthactions/section1135/Pages/harvey-26aug2017.aspx>

For Hurricane Irma: (Florida)

<https://www.phe.gov/emergency/news/healthactions/section1135/Pages/florida-irma-07sept2017.aspx>

Some Medicare beneficiaries are covered by a “Medicare Advantage” managed care plan. Check with your plan to learn how it repairs or replaces DME and supplies.

Medicaid

Medicaid is program paid for with a combination of state and federal funds. While there are some requirements that are consistent across the country, states will vary in what they cover and who is eligible. Medicaid pays for healthcare costs (with no or very minimal co-pay) for people who are lower income and who have few assets. In most states, the state Medicaid program uses a “managed care” model to contain costs and improve care. Check with your managed care Medicaid plan to learn how it repairs or replaces DME and supplies in emergency or disaster situations. Your plan may have a special needs unit with people who can help.

Medicaid also allows states to have programs to keep people with disabilities out of institutions, or to help them return to the community. These “Home and Community Based Services” or “waiver” programs have different requirements and pay for services not a part of “regular” Medicaid. The availability of waiver programs, what they cover, and who is eligible varies greatly state to state. Recipients of waiver services generally have a supports or service coordinator, which is a good starting point to learn how to go about the repair or replacement of DME and AT.

For children who receive Medicaid, Medicaid may have purchased the device that is used in school.

Special Education

For some children, the public school system has supplied the assistive technology and/or durable medical equipment, paying for it out of school district funds. The device may be something that remains at school, or it may be a product that goes home with the child (e.g. evenings, weekends, school holidays). In the case of a natural disaster, the device may have been broken or lost in either of those settings. If the assistive device has been provided as part of an Individualized Education Plan (IEP) for a student with a disability, the school district must continue to provide it, even in the case of emergency or disaster. The school can “provide” it by borrowing the item, renting it, or purchasing a new or used one that meets the student’s needs as specified in the IEP.

Guidance from the US Department of Education regarding students with IEPs or 504 Plans affected by disaster:

http://pioc.gatech.edu/wiki/images/c/cc/SPED_Guidance_Displaced_English.pdf

http://pioc.gatech.edu/wiki/images/9/94/SPED_Guidance_Displaced_Espanol.pdf

Vocational Rehabilitation

When AT or DME is needed to obtain or maintain employment, the state’s vocational rehabilitation (VR) agency may be able to help. Devices originally purchased by the VR agency may have been lost or damaged. The disaster may have created new needs, e.g. if the physical location of the small business is closed but employees are encouraged to work from home, an employee with a disability may need a home computer in order to continue her employment. Individuals who are already clients of VR should contact their VR counselor; those whose prior cases have been “closed” or people newly seeking VR services should apply.

Texas: <http://www.twc.state.tx.us/jobseekers/vocational-rehabilitation-services>

Florida: <http://www.rehabworks.org/>

Telecommunications Equipment Distribution Programs

Many states have programs that distribute specialized telecommunications equipment to qualified people with disabilities (www.tedpa.org). Equipment varies state to state, and may range from amplified phones, to smart phones and tablets with specialize “apps”, and even speech generating devices necessary for telecommunications access. Some states will only distribute to people who are hard of hearing, deaf, deaf-blind, or “speech impaired”, while others may have broader definitions of disability eligibility. Most programs also require income eligibility, with the program focused on those with lower income. Check with your state’s program regarding its policy for replacing items lost or damaged in the emergency or disaster.

Texas: <https://hhs.texas.gov/services/disability/deaf-hard-hearing/specialized-telecommunications-assistance-program-stap>

Florida: <https://www.ftri.org/>

The National Deaf-Blind Equipment Distribution Program, also known as iCanConnect, provides specialized telecommunications equipment to qualified individuals with significant vision and hearing loss (“deaf-blind”) who are lower income. The program is implemented in every state and territory (www.icanconnect.org) and provides devices as well as evaluation and training to use the equipment.

Florida: <http://www.icanconnect.org/how-to-apply/florida>

Texas: <http://www.icanconnect.org/how-to-apply/texas>

Other Funding Sources

State financing: This activity includes programs that provide cash loans with favorable terms to people with disabilities, for the purchase of AT and DME, including home and vehicle modifications: search directory for “financial loans” at <https://www.at3center.net/stateprogram>

Sources for previously owned equipment: This activity includes programs that sponsor “classifieds” listings of previously owned devices for sale or donation. Search directory for “device reutilization” at <https://www.at3center.net/stateprogram> or go to www.passitoncenter.org for additional listings across the country.

Veterans Administration (VA): patient care for veterans and their families. <https://www.va.gov/>
Note the VA has posted information for beneficiaries affected by recent disaster declarations at <http://www.blogs.va.gov/VAntage/hurricane-harvey/> and <http://www.blogs.va.gov/VAntage/hurricane-irma/>

TriCare: for people in the military, retirees, and “dependents”. <https://www.tricare.mil/> Note TriCare has posted information for beneficiaries affected by recent disaster declarations at <https://www.tricare.mil/Resources/DisasterInfo>

THIS IS NOT AN EXHAUSTIVE LISTING. Send suggestions/comments to Amy Goldman, AT3 Center – amy.goldman@ataporg.org