Where to Turn...

Assistive Technology
Your Guide to Federal Disability Policies and Programs

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What is Assistive Technology?

The term “assistive technology” refers to a range of mechanical aids that substitute for or enhance the function of a physical or mental ability that is impaired. Assistive technology can be anything homemade, purchased off the shelf, modified or commercially available that is used to help an individual perform some task of daily living. The term assistive technology encompasses a broad range of devices from “low tech” (e.g., pencil grips, splints, paper stabilizers) to “high tech” (e.g., computers, voice synthesizers, braille readers). These devices include the entire range of supportive tools and equipment, from adapted spoons to wheelchairs and computer systems for environmental control.

Perhaps the most comprehensive approach to assistive technology can be found in the Individuals with Disabilities Education Act (IDEA), the federal special education law. IDEA provides the following legal definition of an assistive technology device: “any item, piece of equipment, or product system... that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.” Under IDEA, assistive technology devices can be used in the educational setting to provide a variety of accommodations or adaptations for people with disabilities.

IDEA also lists the services a school district may need to provide in order to ensure that assistive technology is useful to a student in the school setting. The law defines assistive technology service as: “any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device.” This service includes all of the following possibilities:

- **Evaluation** of the technology needs of the individual, including a functional evaluation in the individual’s customary environment
- **Purchasing**, leasing or otherwise providing for the acquisition of assistive technology devices for individuals with disabilities
Selecting, designing, fitting, customizing, adapting, applying, maintaining, repairing or replacing of assistive technology devices

Coordinating and using other therapies, interventions or services with assistive technology devices, such as those associated with existing education and rehabilitation plans and programs

Assistive technology training or technical assistance with assistive technology for an individual with a disability, or, where appropriate, the family of an individual with disabilities

Training or technical assistance for professionals, employers or other individuals who provide services to, employ, or otherwise are involved substantially in the major life functions of individuals with disabilities

The intention of the special education law is that if a student with disabilities needs technology in order to be able to learn, the school district will (a) evaluate the student’s technology needs; (b) acquire the necessary technology; (c) coordinate technology use with other therapies and interventions; and (d) provide training for the individual, the individual’s family and the school staff in the effective use of the technology.

During the time that people with disabilities are in school, they can have the opportunity to learn to use technology at the same time that they are learning academic subjects and social skills. The efficient and effective use of assistive technology can be as basic a skill as reading, writing and arithmetic, since the use of technology can go a long way toward circumventing the limitations of disability and providing people with disabilities with a “level playing field” in every area of life accomplishment.
What is an accommodation?

Accommodations are reasonable modifications that are made to compensate for skills or abilities that an individual lacks. For example, if a person does not digest spicy foods well, we might accommodate this individual by adjusting his or her diet so that the person eats only bland foods.

When the word accommodation is used in connection with disability issues, it refers to a way of modifying a task or assignment so that a person with a disability can participate despite the challenges the disability may pose. For example, when a student who is unable to remember math facts is allowed to do math problems with a calculator, the use of the calculator is an accommodation that allows the student to work around his or her disability. With an accommodation, the student still can perform math problems, but he or she does so using a different method.

In the school setting, sometimes it is necessary to make accommodations for individuals with disabilities in order to compensate for skills or abilities they do not have. For example, for some people with learning disabilities, spelling words correctly may be a skill they never acquire, or never acquire with a degree of fluency that will do them any good in written expression. To compensate for this inability to spell, such people may be encouraged to use alternative methods for spelling, like a spell-check software program for the computer or a hand-held spelling device.
What is an adaptation? How does adaptation differ from accommodation?

Adaptation means developing unique devices or methods designed specifically to assist persons with disabilities with performing daily tasks. An adaptation is something specially designed that is not used normally by other people. An accommodation, on the other hand, is simply a change in routine, method or approach that may be used by people with or without disabilities. Examples of adaptations include special grips to turn stove knobs or specially designed keyboards to operate computers.

What are common types of assistive technology?

Assistive technology refers to a number of types of accommodations and adaptations that enable individuals with disabilities to function more independently. Computers are an important type of assistive technology, because they open up so many exciting possibilities for writing, speaking, finding information or controlling an individual’s environment. But computers are not the only avenues to solving problems through technology. There are many low tech (and low cost) solutions for problems that disabilities pose. Examples of inexpensive, low tech solutions include wrist splints, clipboards for holding papers steady or velcro tabs to keep positioning pads in place.
The following is a list of common assistive technology applications:

**Positioning:** In the classroom or at work, individuals with physical disabilities may need assistance with their seating positions so that they can participate effectively in the work or school environment. Generally, therapists try to achieve an upright, forward facing position by using padding, structured chairs, straps or supports to hold the body in a stable and comfortable manner. The person’s position in relation to others also is considered. It is necessary to design positioning systems for a variety of settings so that the person can participate in multiple activities. Examples of equipment used for positioning are side lying frames, walkers, crawling assists, floor sitters, chair inserts, wheelchairs, straps, trays, standing aids, bean bag chairs and sand bags.

**Access:** In order to accomplish tasks, some people require special devices that provide access to computers or environmental controls. The first step in providing access is to determine which body parts can be used to indicate the person’s intentions. Controllable, anatomical sites like eye blinks, as well as head, neck or mouth movements may be used to operate equipment that provides access to a computer. Once a controllable, anatomical site has been determined, decisions can be made about input devices, selection techniques (direct, scanning), and acceleration strategies (coding, prediction). Input devices include such things as switches, alternative keyboards, alternative mice, trackballs, touch windows, speech
recognition software and head pointers. Once
computer access has been established, it
should be coordinated with other systems that
the person is using, including powered
mobility, communication or listening devices
and environmental control systems.

Access also can refer to the physical entrances
and exits of buildings or facilities. This kind of
assistive technology includes modifications to
buildings, rooms and other facilities that let
people with physical impairments use ramps and
door openers to enter; allow people with visual
disabilities to follow braille directions and move
more freely within a facility and assist people of
short stature or people who use wheelchairs to
reach pay phones or operate elevators. Access to
shopping centers, places of business, schools,
recreation and transportation is possible because
of assistive technology modifications.

Environmental Control:

Independent use of equipment can be
achieved for people with physical
disabilities through various types of
environmental controls, including remote
control switches and special adaptations of
on/off switches to make them accessible
(e.g., velcro attachments, pointer sticks).
Robotic arms and other environmental
control systems turn lights on and off, open
doors and operate appliances. Location and
orientation systems give people with vision
impairments information about where they
are, what the ground nearby is like and
whether or not there is a curb close by.
Augmentative Communication: Everyone needs a method of communication in order to interact with others and learn from social contact. People who are nonverbal, or whose speech is not fluent or understandable enough to communicate effectively, may benefit from using communication devices. Communication devices include symbol systems, communication boards and wallets, programmable switches, electronic communication devices, speech synthesizers, recorded speech devices, communication enhancement software and voiced word processing.

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Assistive Listening:
Much of the time in school and at work, people are expected to learn and process information through listening. People who have hearing impairments or auditory processing problems can be at a disadvantage unless they learn to use the hearing they have, or develop alternative means for getting information. Hearing problems may be progressive, permanent or intermittent. Any of these impairments may interfere significantly with learning to speak, read and follow directions. Assistive devices to help with hearing and auditory processing problems include hearing aids, personal FM units, sound field FM systems, Phonic Ear, TDDs or closed caption TV.

Visual Aids:
Vision also is a major learning and processing mode. General methods for assisting with vision problems include increasing contrast, enlarging stimuli and making use of tactile and auditory models. Devices that assist with vision include screen readers, screen enlargers, magnifiers, large-type books, taped books, Brailleers, light boxes, high contrast materials, thermoform graphics, synthesizers and scanners.

Mobility:
Individuals whose physical impairments limit their mobility may need any of a number of devices to help them get around and participate in activities. Mobility devices include such things as self-propelled walkers, manual or powered wheelchairs and powered recreational vehicles like bikes and scooters.
Computer-Based Instruction: Computer-based instruction can facilitate independent participation in activities related to school or training curricula. Software can be selected which mirrors the conceptual framework of the regular curriculum but offers an alternative way of responding to exercises and learning activities. Software can provide the tools for written expression, spelling, calculation, reading, basic reasoning and higher level thinking skills. The computer also can be used to access a wide variety of databases.

Social Interaction: People with disabilities want to have fun and interact socially. Assistive technology can help them participate in recreational activities. Adapted recreational activities include drawing software, computer games, computer simulations, painting with a head or mouth wand, interactive laser disks and adapted puzzles.

Self Care: Some people require assistance with self care activities like feeding, dressing and toileting. Assistive devices that help with self care include robotics, electric feeders, adapted utensils, specially designed toilet seats and aids for tooth brushing, washing, dressing and grooming.
Who are the people who might use assistive technology?

People who require assistive technology are those with mental or physical limitations that interfere with learning or other life functions. The technology helps the person overcome or compensate for the limitation and be more independent in participating at school, at work or in the community. People who benefit from assistive technology may have mild learning problems like learning disabilities, or they may have physical or cognitive disabilities that range from mild to severe. Assistive technology is not necessary or helpful for every person who experiences disability, but it is an important part of a support system for many people with identified disabilities.

Isn’t assistive technology appropriate only for people with more severe disabilities?

Assistive technology is simply a set of tools that can be used to compensate for some deficit that a person may have. For individuals with severe mental or physical disabilities, the technological solutions can help to solve multiple and complex problems. But individuals with less involved problems also can benefit from assistive technology. For example, individuals with learning disabilities who have difficulty with reading or writing can benefit from using the word processing and voiced reading capabilities of computers.

Isn’t assistive technology just a crutch? Won’t people become too dependent on technology and not learn to use the skills they have?

Assistive technology should be used as support for access, as well as learning and performing daily tasks. In general, assistive technology is appropriate when it compensates for disabilities so that the individual can function as normally as possible. If assistive technology is necessary for a person to have access to work opportunities or benefit from education or training, it is not a “crutch,” but a legitimate support.
Some skills are too laborious or taxing to accomplish at a rate or degree of proficiency to allow for participation in the least restrictive environment. With assistive technology, the person can participate more fully in all aspects of life.

The use of assistive technology enhances function and increases skills and opportunities. Though a person may depend on a particular device in order to perform skillfully, denying the device denies him or her an opportunity ever to achieve success at the level of his or her potential.

**When is using assistive technology appropriate?**

Assistive technology may be considered appropriate when it does any or all of the following things:

- Enables an individual to perform functions that can be achieved by no other means
- Enables an individual to approximate normal fluency, rate or standards—a level of accomplishment that could not be achieved by any other means
- Provides access for participation in programs or activities which otherwise would be closed to the individual
- Increases endurance or ability to persevere and complete tasks that otherwise would be too laborious to be attempted on a routine basis
- Enables an individual to concentrate on learning or employment tasks, rather than mechanical tasks
- Provides greater access to information
- Supports normal social interactions with peers and adults
- Supports participation in the least restrictive environment
Are schools required to pay for assistive technology devices and services for students who need them?

The party who is responsible for paying for assistive technology depends on the circumstances under which the technology is purchased. Under special education law, students with disabilities who are eligible for special education are entitled to a free appropriate public education. Parents do not have to pay for school services, including assistive technology, if that service is part of the student’s Individualized Education Program (IEP). If the student is eligible for Medicaid, the school district can request that Medicaid pay for the device. If parents choose to do so, they may agree to use private insurance to pay for a device that is used at school. Parents cannot, however, be forced to use their insurance in this way. If the private insurance requires a co-payment, the school district is required to pay this amount since parents should not have to pay any special education related costs.

Does Section 504 pay for assistive technology?

Section 504, part of the Rehabilitation Act of 1973, is a piece of civil rights legislation that is intended to prevent discrimination against individuals with disabilities in any program which receives federal funding. People who have disabilities may be eligible for accommodations under Section 504 of the Rehabilitation Act of 1973. Section 504, however, does not provide any funds for accommodations.
Like the special education law, Section 504 requires public schools to provide people with disabilities a free appropriate public education and ensures that people with disabilities are afforded an equal opportunity to participate in school programs. For people with disabilities, this means that schools may need to make special arrangements so that the students have access to the full range of programs and activities offered. For example, a student who needs a wheelchair lift on a school bus to get to school must be provided with this technology. Other modifications which might be required under Section 504 include installing ramps into buildings and modifying bathrooms to provide access for individuals with physical disabilities. Even though required by the law, none of these types of modifications are funded by Section 504.

**Under what circumstances does private health insurance pay for assistive technology?**

Some private health insurance policies will pay all or part of the cost for some assistive technology devices. The devices are unlikely to be listed specifically in the policy, but may be included under some generic term like “therapeutic aids.” The devices have to be prescribed by a physician in order to be covered by the policy.

**When does Medicaid cover assistive technology?**

Medicaid (Title XIX) will pay for “prosthetic devices”; that is, replacement, corrective or supportive devices prescribed by a physician or other licensed person. Each state has some flexibility in determining which prosthetic devices it will include in its list of Medicaid covered expenses. Devices that are frequently covered by Medicaid are canes, crutches, walkers, manual wheelchairs and hospital beds. Hearing aids or eyeglasses often are covered for children and youth only.
Where can I find funding for assistive technology?

Funding for assistive technology is available from a variety of public and private sources. To receive public or private funding, a person must meet eligibility criteria for the specific program and provide sufficient documentation of the need for assistive technology.

The following list includes some of the programs that may pay for equipment if the individual needing the device meets their requirements. Many of these programs are run by different agencies in different states, making them hard to find. In general, the state’s Tech Act office can assist consumers and family members in finding and using these programs. (See the Technology-Related Assistance for Individuals with Disabilities Act of 1988.)
Public Programs

Early Intervention Programs (Individuals with Disabilities Education Act, Part H)

Young children (ages 0-3) and their families may receive help through early intervention programs in evaluating what the child needs, in getting assistive technology and learning how to use it. Equipment and services must be included in a written plan, called an Individualized Family Service Plan (IFSP). To find the program for a particular state, call the National Early Childhood Technical Assistance System (NEC*TAS) at 919-962-2001 or 919-966-4041 (TDD).

Head Start

This child development program provides comprehensive educational and health services for eligible children ages 3-5. Since 1982, federal law has required that at least 10 percent of the total number of placements must be available to children who have disabilities and require special services. Head Start is a mainstream placement option for children whose IEP calls for placement with children who do not have disabilities. The January 1993 Head Start regulations specifically require the consideration of assistive technology services and devices. For more information, contact National Head Start Association, 201 N. Union St., Suite 320, Alexandria, VA 22314; 703-739-0875.
Schools (IDEA, Part B)

This program mandates a free, appropriate public education for preschoolers, children and youth with disabilities. An Individualized Education Program (IEP) is required for all children with a disability. These children are entitled to special education, related services or supplementary aids. If the IEP team determines that assistive technology is required for a free, appropriate public education, then it must be provided at no cost to the child. The technology must be included in the child’s Individualized Education Program (IEP). Parents have a right to be involved and should help to develop the IEP goals which may include technology. For help in including assistive technology in the IEP, call the TAPP Focus Center on Assistive Technology at 1-800-222-7585.

State Operated and Supported Schools (Chapter I)

This program provides federal assistance to help educate children with disabilities who are enrolled in state-operated and state-supported programs. Federal funds must be used to pay for services that supplement a child’s basic special education program, such as construction and the purchase of equipment. For more information, contact your State Department of Education.

Section 504 of the Rehabilitation Act of 1973

Section 504 provides a civil-rights mandate that requires accommodations for people who have disabilities such as orthopedic impairments, but who do not qualify for special education services. It denies federal funds to any institution, including a school, whose practices or policies discriminate against individuals with disabilities. This legislation has resulted in a number of outcomes, including various actions that may incorporate assistive technology to remove physical barriers to education. For more information, contact the nearest regional Office of Civil Rights or your State Vocational Rehabilitation Agency.
State Programs for Children with Special Health Care Needs

These programs provide and pay for services for eligible children. Programs for children with special health care needs (CSHCN) vary widely from state to state in the services offered, the number of children served and the requirements for eligibility. Some CSHCN programs pay for assistive technology devices when no other funding source is available and the equipment is necessary for health-related reasons. Most CSHCN programs are run by the state health agency. To contact CSHCN, get in touch with your state health agency.

School-to-Work Transition Programs

Transition Programs are charged with assisting people with disabilities to receive job-related training and placement services to help them move from school to work. Assistive technology may be necessary in order for a student to make a successful transition and become employable. If technology is needed for transition purposes, it can be written into the student’s Individualized Transition Plan (ITP). To receive more information about transition and technology, call the Parent Training and Information Center (PTI) in your state (See Appendix D).

Vocational Rehabilitation Services

State vocational rehabilitation agencies provide information, evaluation services, training and funding for technology and education to help adults go to work or live more independently. If technology is necessary for an individual to work, Vocational Rehabilitation may pay for the equipment as part of an Individualized Work-Related Plan (IWRP). Call your state’s Vocational Rehabilitation Agency for information.
Plan to Achieve Self-Support (PASS)

One of many Social Security Administration work incentive programs, this program provides an income and resource exclusion that allows a person who is blind or has a disability to set aside income and resources for a work goal such as education, equipment purchase, vocational training or starting a business.

This program provides a mechanism for people to set aside funds to purchase work-related equipment, such as assistive technology devices and services. In many cases, if an individual is a recipient of SSI and writes a PASS to purchase education or equipment, an additional SSI check will be provided to cover other living expenses. Sometimes if a person receives Social Security Disability Insurance (SSDI) and designs a PASS, it may make the individual eligible for SSI because the SSDI has been allocated for equipment and services.

Impairment-Related Work Expense (IRWE)

Impairment-Related Work Expense (IRWE)—one of the Social Security Administration’s work incentive programs—allows an employed individual with a disability who receives or is eligible for SSI or SSDI to deduct work-related expenses from gross reported income.

This deduction allows the person to continue drawing SSDI or SSI and associated benefits (Medicaid or Medicare) if the IRWE deduction reduces earning below the Substantial Gainful Activity (SGA) Test.
Although this method does not provide funding to pay for a device or service, it is a way of allowing the use of the individual’s own money to pay for assistive devices and services necessary to return to work. Possible work-related expenses include special transportation to and from work, personal assistance on the job, structural modifications, durable medical equipment, prostheses, medical supplies and services, work-related equipment, non-medical appliances and equipment, routine drug and medical costs and diagnostic procedure costs.

For more information on Social Security Work Incentives, see Chapter 4

**Medicaid**

Medicaid is a joint federal and state program that covers some equipment if it is considered medically necessary. For more information about Medicaid and who and what is covered, contact your State Medicaid Agency.

For more information on Medicaid, see Chapter 6.

**Medicare**

Although not a usual source of funds for assistive technology, Part B of Medicare provides coverage for some durable medical equipment if it is considered medically necessary and is for use in the person’s home. For more information about Medicare benefits, contact the Social Security Administration Regional Office.

For more information on Medicare, see Chapter 5
Technology-Related Assistance for Individuals with Disabilities Act of 1988 (Tech Act)

This federal competitive grants program provides monies for states to establish a statewide, consumer-responsive service delivery system designed to effect systems change regarding assistive technology. In most Tech Act states, a funding specialist or policy analyst is available to assist with accessing assistive technology. Several states operate loan programs to help with the purchase of devices and services. For more information, contact RESNA Technology Assistance Project, 1700 N. Moore Street, Suite 1540, Arlington, VA 22209-1903; 703-524-6686.
Private Programs

Private Insurance

Some health insurance plans will buy equipment, depending on the specific wording of the policy. Unless the policy says the equipment is not covered, it makes sense to ask the insurance company to pay for it. The equipment must be considered medically necessary and requires a doctor’s prescription.

Loans

There are several low or no interest loans available to help buy technology. Call your state Tech Act program or the manufacturer of the equipment for information on this type of loan.

Non-Profit Disability Associations

There are many disability organizations, some of which may be able to loan equipment or provide information about other funding sources or support groups. These organizations include the Brain Injury Association, National Easter Seal Society, March of Dimes, Muscular Dystrophy Association, United Way, United Cerebral Palsy Associations, The Arc, your state’s Protection and Advocacy System and the Braille Institute.

Foundations

Some private foundations have been set up specifically to provide help to people with disabilities. A listing of such foundations can be found at your local library or may be available from the state Tech Act program.
Programs Providing Assistive Technology

The state Tech Act programs offer referrals for evaluation and equipment recommendations as well as assistance with identifying funding or equipment lending sources. A therapy department in a local hospital or Disabled Students Center at a local college or university also may offer to help locate technology programs in the area. Alliance for Technology Access Centers (ATA) sometimes have loan programs or information about purchasing used equipment or renting equipment.

Civic Organizations

There are many local civic and service organizations that may provide money to help someone in their community. Lists of these organizations are available from the Chamber of Commerce. Examples of these organizations are: Lions Club, Masons, Grotto, Veterans of Foreign Wars (VFW), Elks Club, Rotary Club, Kiwanis, Knights of Columbus and Soroptomists. Some of these organizations have a national focus on disability or on a particular disability. Others will fund devices for a particular child who is known to the local club.

Charities and Fund-Raisers

Local churches, high school groups, neighborhood organizations, labor unions or special interest groups (e.g., computer clubs, ham radio operators) may plan a fund-raiser to help purchase assistive technology. College student organizations (fraternities and sororities) may give money or students’ time to help a special cause. Even if money is not available, they may be willing to help organize a fundraiser. Local media (radio, television, newspapers) sometimes will sponsor fund-raising activities to fund devices. They may not contribute money but will help with organizing the fund-raising activity and publicizing it to the community.
Other Options

In addition to federal and private funding sources, there are a number of education-related grants, corporate technology donation programs and funding options that consumers should consider. Information on these alternative options is available through a number of sources, including the following:

Newsletters

Education Grants Alert, Capital Publications Inc., P.O. Box 1453, Alexandria, VA 22313-2052; 800-655-5597.

Education Technology News, Business Publishers Inc, 951 Pershing Dr., Silver Spring, MD 20910-4464; 301-5878-6300.

Financing Assistive Technology, Smiling Interface, P.O. Box 2792, Church St. Station, New York, NY 10008-2792; 415-864-2220.

Special Education Report, Capital Publications Inc., P.O. Box 1453, Alexandria, VA 22313-2053; 800-655-5597.


Technology Manufacturers

If it is not possible financially to purchase equipment, consumers sometimes can rent or borrow equipment directly from the manufacturer.
Used Equipment

Used equipment often is advertised for sale in disability-related publications, or the consumer can place a newspaper ad to see if used equipment can be purchased locally. Several companies refurbish old computers and sell them at low prices. Listings of outlets for used computers can be obtained from ATA Centers or state Tech Act programs.

Leasing

Many manufacturers of assistive technology devices have equipment available for rent or lease. Sometimes the rent or lease payments can be applied toward purchase. Check with the manufacturer to see if this is an option.

Equipment Loan Programs

Many states have equipment loan programs, as do some rehabilitation facilities and disability organizations. Information about loan programs is available from Tech Act programs.
How To Apply For Funding

There is an art to applying for funding for assistive technology. It is necessary to use just the right words to suit the particular agency that might be the funding source. It also is crucial to document the need for and projected outcome of assistive technology. This documentation should include at minimum:

- A written statement of medical need from doctors or other health professionals. If the person had an evaluation by a rehabilitation professional, also include this report.

- A description of the person’s problems resulting from the disability. This description can come from the doctor or other professional.

- Description of how the technology helps the person. For example, the equipment may make the person safer or allow him or her to do things more independently. Be sure to point out how money will be saved if use of the equipment allows attendant care to be reduced.

- A clear statement, based on assessment, that the person is a good candidate who has the cognitive and physical capacities necessary for using the technology.

In summary, the documentation to support an assistive technology funding request should include a physician’s prescription, the person’s assessment, an explanation of projected benefit from use of the technology or service, and any correspondence obtained from professionals that would support the person’s need for technology.
The initial funding request should include not only the cost of the device, but also the cost of ongoing support and instruction in the use of the technology. Assistive devices often have “hidden” expenses that are incurred with their purchase, and these expenses frequently are costly over time. Battery-powered devices may require frequent charging or cleaning. Upgrades for computer software may be necessary. Special modifications of the home or school environment may be necessary for the technology to be used. In each of these examples, costs associated with the technology may have to be assumed by the individual or the family if they are not considered in the initial application for funding.

It also is helpful to include with the funding request a picture or a descriptive brochure about the device being requested. This is important, because people who are reviewing the application often do not know about the wide range of technologies that might be appropriate.

Appropriate wording on the application is absolutely necessary. Key concepts for Medicaid include “medical necessity” and “restore the patient to his or her best functional level.” The term “medical necessity” means that the device is included in the course of treatment being provided to the person and that a professional, such as a physician or speech therapist, is supervising its use. Medicaid and private insurers generally pay for technologies that help restore people to “functioning levels” and/or take the place of a body part that is not working. Typically, these programs do not pay for technologies or services whose function is educational or life-enhancing rather than health-related.
The key for private insurance is “terms of the policy.” It must be remembered that coverage by any insurance company does not set a precedent. Just because one beneficiary receives needed technology under a particular policy issued by a company does not mean that all other covered beneficiaries will have technology paid for by that company. Each application stands on its own based on the expressed terms of the policy.

It usually is under the major medical provisions of a health policy that assistive technology can be provided as “other medical services and supplies.” It may, however, be necessary to purchase additional insurance coverage or a “rider” in order for technology costs to be included in the terms of the policy. It is important to remember that health insurance policies are oriented toward health care, not toward changes in the environment or rehabilitation.

Both private health insurance policies and Medicaid sometimes impose limits on the number of assistive technology devices over a certain cost that can be purchased within a certain time frame. Sometimes the rule is that the funding source will purchase only one device in the individual’s lifetime. With these kinds of restrictions, it is all the more critical to be sure that the technology choice is the right one.
Tips That Lead To Success

☑ Apply to several funding sources at the same time. Be sure to meet the requirements of each agency.

☑ Find out if agencies will share costs.

☑ Fill in the agency’s forms correctly. Many applications are denied because forms are not filled out properly.

☑ In addition to the standard form, include any other information that describes or shows what the equipment does and how it benefits the person. Assume no knowledge on the part of the reviewers.

☑ Turn in all documentation at the same time.

☐ Avoid using jargon; define all unfamiliar terms.

☑ Take the funding request package to the agency in person. While there, have it checked to make sure everything required has been included. Get the name of the person who reviewed the application.

☑ Call regularly to check on the funding request. Try to talk to the same person each time.

☑ Be extremely polite—and persistent!
What If Funding Is Denied?

It is not at all unusual for an initial funding request to be denied. Even when family members and professionals have been meticulous in preparing applications requesting funding for needed technology, denials should be anticipated. Making an appeal is worth the effort since many denials are reversed at the appeal level.

To start the appeal process, obtain any documentation or information provided by the funding agency (e.g., Medicaid or the private insurance company) relating to appeal procedures, such as forms to use, timelines and filing procedures. This information will help in the prompt preparation for appeal. The kind of appeal to be made depends on the reason for denial.

When developing an appeal, find out the following:

☑ Why the request was denied. Ask for the reason in writing. Sometimes requests are denied because a reviewer lacks understanding of the technology, or there may be an error in the paperwork.

☑ If needed, correct any mistakes or include more information, then resubmit the request.

☑ Going to appeal makes sense because generally the appeal sends the application to more experienced persons in the decision-making hierarchy. The technology requested often is new, and the initial examiners in the process may be unaware of its usefulness. Also, insufficient documentation may have been provided in the original application, and the problem can be remedied on appeal.

☑ Don’t be daunted by the length of the appeal process. Follow it through to its completion. In some states, families may be able to appeal a denial beyond the first level. For example, some states have “unfair claims settlement practices” regulations, administered by the insurance commissioner’s office.
Always make your appeal in person, and take an example of the equipment if possible. If only part of the money is offered by one agency, ask another agency to share costs. If the appeal is denied, try again. Submit the funding request to another agency. Being persistent often results in success.

When going through the appeal process, you can turn to the state Protection and Advocacy Program (P & A) for guidance and support. P & A advocates can help ensure that a person’s rights to technology and, for students, related services, are not denied. To locate your state’s P & A Program, call the National Association of Protection and Advocacy Systems at 202-408-9514.
For More Information:

Rehabilitation Engineering and Assistive Technology Society of North America (RESNA)—www.resna.org
RESNA is an interdisciplinary association of people with a common interest in technology and disability.
700 North Moore Street, Suite 1540
Arlington, VA 22209-1903
Phone: 703-524-6686 Fax: 703-524-6630 TTY: 703-524-6639

ABLEDATA—www.abledata.com
A national database of information on more than 17,000 products currently available for people with disabilities.

Access Board
www.access-board.gov
An independent federal agency. Contains information on Section 508 of the Rehabilitation Act, as amended, requiring that electronic and information technology developed, procured, maintained or used by the federal government be accessible to people with disabilities. In 1998, the Board established an Electronic and Information Technology Access Advisory Committee (EITAAC) to help the Board develop standards under Section 508.

Accessible Website Design Resources
www.itpolicy.gsa.gov/cita/wpa.html
Connects to a Government Services Administration (GSA) site with links to several organizations with “how-to’s” on designing websites for accessibility for people with disabilities, including a link to “Top Ten Mistakes in Web Design.”

Alliance for Technology Access
www.ataccess.org
Provides location information for the Alliance for Technology Access regional centers. The Alliance assists individuals with disabilities in accessing technology, mainly through computer resources.
Apple’s Disability Solutions
www.apple.com/disabled
Information on computer access solutions for individuals with disabilities.

Assistive Technology Funding And Systems Change Project (ATFSCP)
www.ucpa.org
Assistive technology funding and systems change information.

Aztech, Inc
http://cosmos.ot.buffalo.edu
Information on transforming inventions into products for individuals with disabilities.

Breaking New Ground Resource Center
http://abe.www.ecn.perdue.edu/ABE/Extension/BNG/
Provides information and resources on assistive technology for agricultural workers and agricultural worksites. In 1990, the Outreach Center of Breaking New Ground became a part of the USDA AgrAbility program.

Center for Information Technology Accommodation (CITA)
www.itpolicy.gsa.gov/coca/index.htm
Legislation and policies on information systems accessibility including the Assistive Technology Act of 1998.

Closing the Gap
www.closingthegap.com
Closing the Gap’s role is to provide information on microcomputer materials and practices that can enrich the lives of persons with special needs.
Consortium for Citizens with Disabilities (CCD)
www.c-c-d.org
CCD is a working coalition of more than 100 national consumer, advocacy, provider and professional organizations working together with and on behalf of the 54 million children and adults with disabilities and their families living in the United States. CCD has several task forces on various disability issues, such as Employment and Training, Developmental Disabilities, Health, Social Security, Long-Term Services and Supports, Telecommunications and Technology, and Rights.

Cornucopia of Disability Information (CODI)
http://codi.buffalo.edu/
A wealth of information relating to disabilities including topics such as: aging; statistics; computing; Centers for Independent Living; and universal design. This site is based at the State University of New York/Buffalo.

Do-It Internet Resources
www.washington.edu/doit
Resources are listed in many categories including general resources, education, technology, legal, social and political issues.

Equal Access to Software and Information (EASI)
www.rit.edu/%7Eeasi
EASI is part of the Teaching, Learning and Technology Group, an affiliate of the American Association of Higher Education. EASI’s mission is to promote the same access to information and resources for people with disabilities as everyone else.

Federal Communications Commission (FCC)
www.fcc.gov
Contains the Telecommunications Act of 1996 and links to FCC’s Disabilities Issues Task Force, which contains press releases and reports that affect telecommunications and technology issues for people with disabilities.

IBM Special Needs Solutions
www.software.ibm.com
Information on IBM computer access solutions for persons with disabilities.
Job Accommodation Network (JAN)
http://janweb.icdi.wvu.edu
A service of the U.S. Department of Labor’s President’s Committee on Employment of People with Disabilities, JAN provides information about job accommodation and the employability of people with functional limitations. Publishes quarterly reports on number of cases handled by state, types of businesses and organizations requesting information, and ADA-related concerns, among many other outcome data statistics.

Learning Disabilities OnLine
www.ldonline.org
Interactive guide to learning disabilities for parents, teachers and children.

National Center to Improve Practice (NCIP)
www.edc.org/FSC/NCIP/
NCIPnet focuses on special education and technology, assistive technology, augmentative and alternate communication.

National Rehabilitation Information Center (NARIC)
www.naric.com
NARIC is a library and information center on disability and rehabilitation. More than 50,000 National Institute on Disability and Rehabilitation Research (NIDRR)-funded, other federal agencies, and private disability-related publications are held and abstracted by NARIC in their REHABDATA database, searchable online.

National Institute on Disability and Rehabilitation Research (NIDRR)
www.ed.gov/offices/OSERS/NIDRR
NIDRR, part of the U.S. Department of Education, manages and funds more than 300 projects on disability and rehabilitation research, including 56 state and U.S. territory Assistive Technology projects and several Rehabilitation Engineering Research Centers.
Trace Research & Development Center
www.trace.wisc.edu/
The Trace Center conducts research aimed at improving technology that can benefit individuals with disabilities by making it more accessible in four main areas: communication; control; computer access; and next generation communication information and transaction systems.

West Virginia Rehabilitation Research and Training Center (WVRRRTC)
www.icdi.wvu.edu
Information resources on vocational rehabilitation, including links to the Job Accommodation Network and Project Enable.

WheelchairNet
www.wheelchairnet.org
WheelchairNet is a continuously developing resource for a broad community of people who are interested in wheelchairs: consumers, clinicians, manufacturers, researchers and funders. It contains resources for lifestyle, wheelchair technology and research developments, discussions, products, industry product standards, funding, services, etc.

World Wide Web Consortium (W3C)
www.w3c.org
The W3C, an international industry consortium, was founded in October 1994 to lead the World Wide Web to its full potential by developing common protocols that promote its evolution and ensure its operability. The W3C also includes the World Accessibility Initiative, which provides guidelines on website accessibility.

Office of Special Education and Rehabilitative Services
Department of Education
Mary E. Switzer Building
330 C Street, S.W.
Washington, D.C. 20202
Phone: Voice/TDD: (202) 205-5465
Endnotes:


Family Guild to Assistive Technology, Parents, Let’s Unite for Kids, www.pluk.org

Parents, Let's Unite for Kids (PLUK)
www.pluk.org

U.S. Department of Education
www.ed.gov

Rehabilitation Engineering and Assistive Technology Society of North America (RESNA)
www.resna.org