How to Fund Assistive Technology: Navigating through Complex Funding Streams

Carolyn Phillips, Liz Persaud & Martha Rust, Tools for Life Jackie Wilks, The Center for Financial Independence & Innovation (CFII) Naomi Walker, The Georgia Advocacy Office (GAO)

Credits are Available

- CEUs will be administered thru GA Tech Professional Education. To receive your verification form, send an email with this webinar title and date, your full name, DOB and organization to transcripts@pe.gatech.edu.
- CRCs will be administered thru Tools for Life and approved by Commission on Rehabilitation Counselor Certification (CRCC). To receive your verification form, send an e-mail with your name, organization, city, state and e-mail address to Liz@gatfl.org

At the end, please evaluate us:

Please fill out this brief survey on today's webinar:

http://www.surveymonkey.com/s/L6FBG2N



Welcome Jackie Stapleton!

- The new TFL part time team member!
- AT Funding and Resource Specialist
- Jackie@gatfl.org



Hope begins in the dark, the stubborn hope that if you just show up and try to do the right thing, the dawn will come.

~Anne Lamott



Tools for Life Georgia's Federal AT Act Program

- On February 1, 2012 we joined:
 - The Alternative Media Access Center (AMAC)
 - Georgia Institute of Technology
 - Enterprise Innovation Institute [EI2]
 - www.amacusg.org







Tools for Life: Mission



Tools for Life increases access to and acquisition of assistive technology devices and assistive technology services for Georgians of all ages and disabilities so they can live, learn, work, and play independently in the communities of their choice.

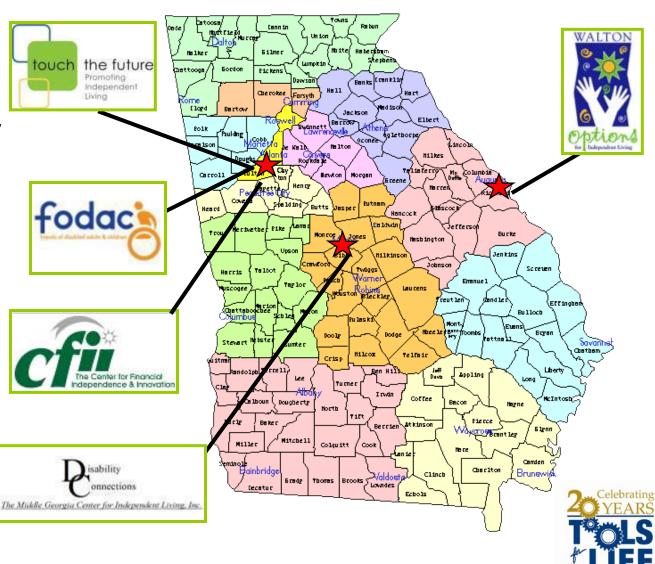
Tools for Life Georgia's Federal AT Act Program

- Developed Georgia's Plan for AT
- Serve individuals of all ages & all disabilities in Georgia
 - Over 45,000+ thru various activities throughout the year
- TFL Network
 - Assistive Technology Resource Centers
 - Lending Libraries
 - Training and Demonstrations
 - AT Reuse
 - AT Funding Education/Assistance and Resources



Tools for Life Network

- AT Lending Library (try before you buy)
- AT Evaluations & Training
- AT Demos Promote Choice
- Resource and Referral)
- AT Funding Assistance (CFII)
- DME Reuse (FODAC)



The Need for Alternative Funding

- Funding is the greatest barrier for individuals with disabilities to acquire assistive technology
- Third party funding sources are not increasing and their eligibility criteria are narrowing
- Traditional credit financing for assistive technology has not been available for individuals with disabilities

What to do when someone needs AT?

- Many agencies are "payers of last resort"
- Develop an AT Funding Plan
- Determine which equipment is needed as a medical necessity, which is needed for educational purposes, which is needed to reach vocational goals.
- There is no agency that can pay for all AT -Leverage and toggle all resources!

Direct AT Service Activities

DOLLARS & SENSE NAVIGATING THE AT FUNDING STREAM

- Web-based Funding Guide
- A resource for locating funding sources for AT devices and services. This guide was developed to make the funding process easier and to assist consumers in getting the assistive technology they need.
- New resources added frequently!



DOLLARS & SENSE



NAVIGATING THE AT FUNDING STREAM



HOME

GETTING STARTED

FUNDING SERVICES AND SERVICE PROVIDERS

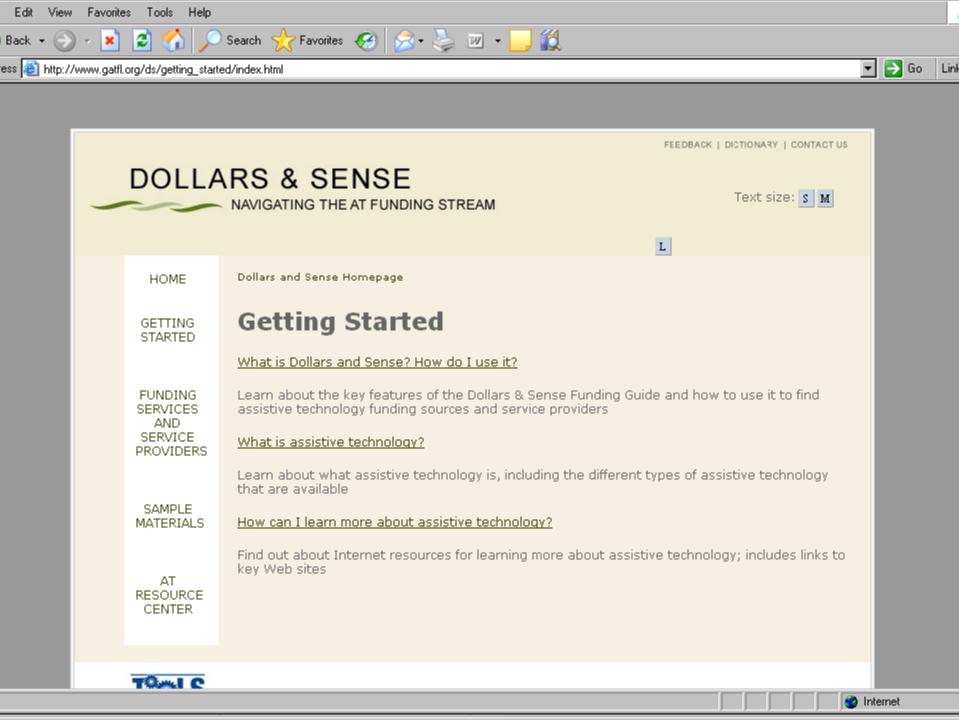
> SAMPLE MATERIALS

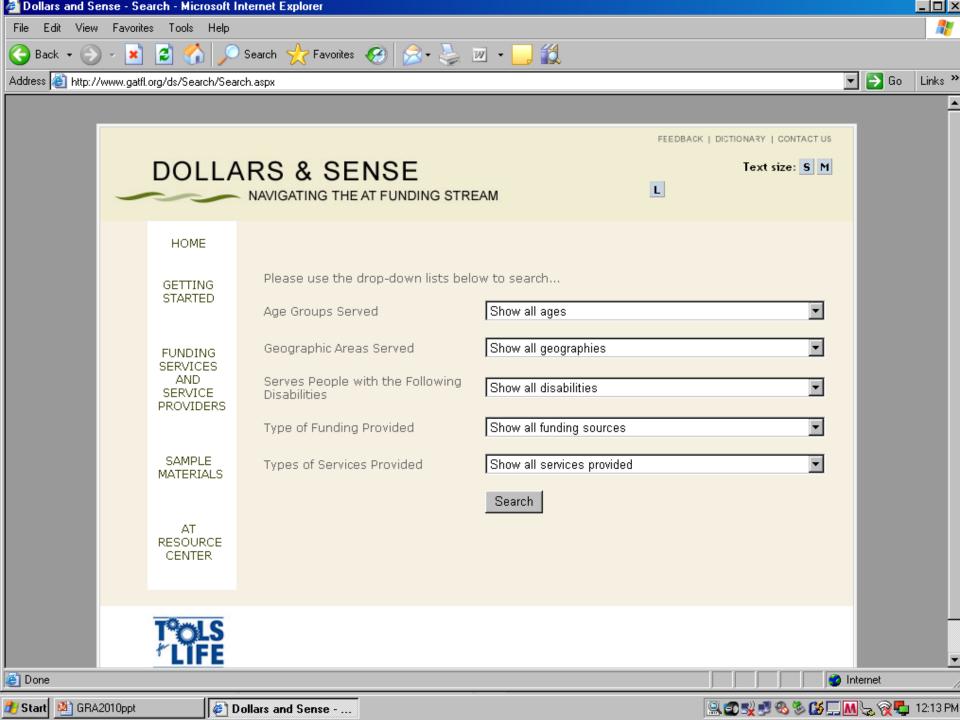
AT RESOURCE CENTER



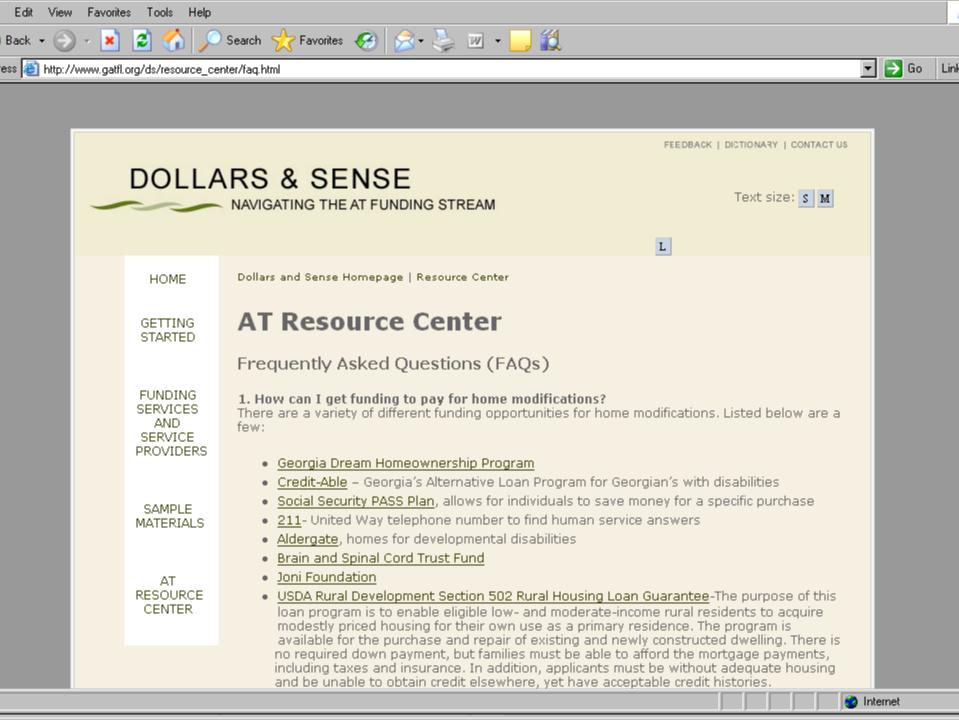


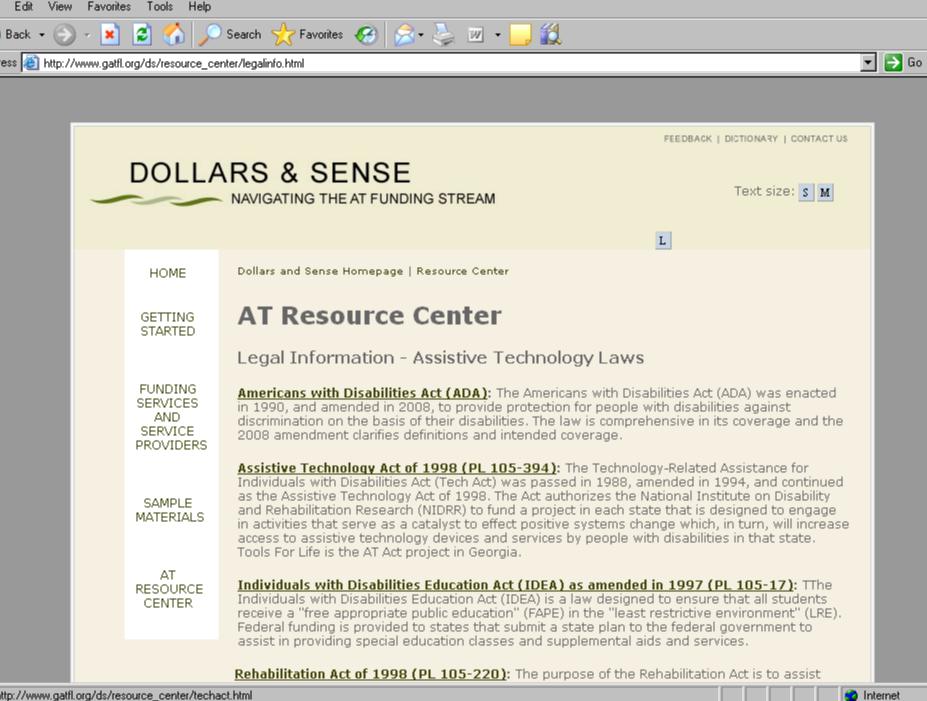
CLICK HERE TO GET STARTED OR CALL 800-497-8665











Link

Direct AT Service Activities



- FREE resource for finding and exchanging assistive technology (AT) devices online
- Place an ad requesting items for sale, donation, or needed
- gTRADE and Tools for Life encourages members to offer AT devices and information for sale or by donation to others who may benefit from using technology and equipment no longer in need by others
- This online equipment exchange program was developed to make to make AT devices and services available and accessible to Georgians with disAbilities
- www.gtradeonline.org



Guest

Home FAQs Register Login View Items

On Your Mind

Items Listed as Available on Gtrade Filter list by: All Postings Type: All Type: Y Category: All Categories Posted: All Categories Display records per page: 5 Go Computers & Related Daily Living Aids Environmental Adaptations Click on the Hearing Learning, Cognitive, & Developmental Mobility/Seating & Positioning Display 1 - Other Previous A Recreation, Sports, & Leisure Speech Communication Cate Vehicle Modification & Transportation Price Location Vision 42 Vision PACMate. \$ 300 Albany, GA Vision MeastroTrekker GPS Albany, GA ZoomText 9.0 Magnifier/reader Vision \$ 400 Albany, GA Vision **AMIGO** Ellijay, GA \$ 600 Daily Living Aids Accessible sink with chrome faucet \$ 250 Marietta, GA Display 1 - 5 of 10 Previous Page Next Page

ReBoot







- ReBoot is a nonprofit, statewide, collaborative effort dedicated to actively promoting independence for people with disabilities through Assistive Technology & computer reuse.
- ReBoot has placed over 10,000 reused computer systems with people throughout Georgia, the Southeast, and the United States.
- ReBoot acquires the equipment, evaluates it, repairs it (if needed), loads licensed software, distributes the equipment to people with disabilities, and trains the person on the equipment.



Friends of Disabled Adults and Children

- FODAC is a statewide provider of Durable medical equipment
- fodac
- Distributed 20,000 wheelchairs and thousands of other pieces of DME since 1986
- Internationally, 65 countries have received some equipment over those years.
- FODAC's programs include:
 - Durable medical equipment wheelchairs and mobility aids
 - Ramps for Champs home access ramps and modifications
 - ReMount wheelchair and scooter lifts for vehicles
 - Disposable medical equipment catheters, braces, liquid nutrition, etc.





Goal of the Georgia AT Depot



- AT Depot endeavors to break down the barriers which prevent individuals with disabilities, their families, and service providers from acquiring and effectively using Assistive Technologies to gain greater independence.
- To insure that AT products are available to Georgians with disabilities at lower prices
- Eliminate Funding Barriers
- www.ATDepot.org



Georgia AT Depot



- GA AT Depot's mission relates to filling orders & providing product at discounts.
- AT services are referred to and provided by the TFL Network and participating ATRCs. They will assist with:
 - Purchase consulting
 - Training
 - Product implementation



GEORGIA'S ASSISTIVE TECHNOLOGY COOPERATIVE

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The Georgia AT Depot

PO Box 465171 Lawrenceville, GA 30042 800-497-8665 Toll Free

404-638-0390 Local

888-890-6011 Fax

Into@ATDepot.org Email
www.ATDepot.org



WELCOME

Your Source for Assistive Technology Discounts in Georgia

AT Depot endeavors to break down the barriers which prevent individuals with disabilities, their families, and service providers from acquiring and effectively using Assistive Technologies to gain greater independence.

The Georgia AT Depot is a state-wide buying Cooperative for Assistive Technology for customers in the state of Georgia. The Georgia AT Depot is modeled after the Maryland AT Co-op, which has operated a successful cooperative buying program since 1998. The Georgia AT Depot is a collaborating partner with the Maryland Co-op. In this way we can provide Georgia customers the best discounts possible.

AT Depot, the Georgia Assistive Technology Cooperative, is based in the Georgia <u>Tools for Life Network</u>. This provides Georgians with several immediate advantages:

A network of local <u>Assistive Technology Resources Centers (ATRCs)</u> to serve AT Depot Customers with:

- Training & Professional Development
- Product demonstrations
- Implementation services
- Product Support

<u>Credit-Able</u> is Georgia's Alternative Financing Program for Assistive Technology

- Providing low-interest loans.
- Working through participating credit unions
- Enabling Georgians with disabilities access to affordable financing
- Used for Assistive Technology and Home & Vehicle Modifications

The Center for Financial Independence & Innovation

 A nonprofit organization dedicated to helping individuals with disabilities and their family members advance their financial independence and security.

Computer and AT Device Reuse programs

The Southeastern Technology Access and Reuse (STAR) Network is the distribution model that provides reused assistive technology (AT), computers, durable medical equipment, and home care equipment to centers that are members of the Network in Georgia and the Southeastern United States.



Private Grants

- Friends Of Man, is a 100% charity, providing food, clothing, medicine, DME, AT, eyeglasses, hearing aids and prosthetics. No dental coverage outside of Colorado per residency requirements. Referrals must come through a professional. applications@friendsofman.org; www.friendsofman.org
- Joni and Friends, Christian Fund for the Disabled: Funds for AT, rehabilitation, special treatment, educational opportunities. CFD up to \$2,500 www.joniandfriends.org
- Texas Center for the Visually Challenged, is a computer refurbishing program averaging of 350-400 pc's per year with grand total of 3500 distributed to date. Individuals can apply from the US and Canada; www.handicapability.org/

Private Grants

- The Ideal Group, Inc. specializes in online conference calls, accessible math resources, and real time closed captioning. http://ideal-group.org/at/
- GiveTech is a non-profit organization based in San Francisco, CA that gives computer input devices to individuals who can not input in traditional ways on computers.

www.givetech.org





Project Endeavor

- Provide deaf and hard of hearing Americans with access to highspeed internet
- Affordable devices including touch tablets and phones
- Link to see if eligible
- www.projectendeavor.com





















Home Products (Apply

Video Library Resources News Events About Us Contact Us Careers

Х

Contact us for daily pricing on equipment!

If you applied for Project Endeavor before April 13, these products are available to you.













Q,

iPad 2

iPod Touch

Acer Aspire 5250

CapTel 800i

Epic

iPhone 4s























Bridging Apps

- Previously SNApps4Kids
- Easter Seals' guide to explore ways to find funding for iPads and similar devices.
- Many funding resources listed
- Bridging Apps has an IEP and iPad Pilot program that can apply
- www.bridgingapps.org











👍 🔼 Suggested Sites 🔻 🞒 Web Slice Gallery 🔻

Bridging Apps LOG IN ... SIGN UP

Funding Sources Directory

You asked, and we listened. We have received many questions from the BridgingApps community about how to get a device funded. We have begun to compile a list of organizations that grant iPads and similar devices to families who have children with special needs. Please use this list as a guide to explore ways to find such funding.

Help us add more! If you are aware of any other funding sources, please click on the plus sign to add more.



Entries for Funding Sources

Displaying 1 - 11 of 11		
Link to the Program Page	D	Specify Scope of
or Application	Program Description	Funding Source
tx.us	This program is through DARS (Texas Department of Rehabilitation Services). Here is the official website: www.dars.state.tx.us/dhhs/stap.shtml	Texas, devices specifically for
	This program uses the need to be able to access the p	speech-generation
washingtonaccessfund.org	The Washington Access Fund is a 501(c)(3)nonprofit, Community Development Financial Institution (CDFI) established by and for people with disabilities in	United States

Washington state Washington Agges Fund provi















First Hand Foundation



- Not-for-profit First Hand assists individual children with health-related needs when insurance and other financial resources have been exhausted
- First Hand accepts applications worldwide
- Treatment: Clinical procedures, medicine, therapy, prosthesis, etc.
- Equipment: Wheelchairs, assistive technology equipment, care devices, hearing aids, etc.
- Displacement: Lodging, food, gas, parking and transportation for families of seriously ill children who must travel during treatment
- Vehicle modifications: Lifts, ramps and transfer boards



6 https://applications.cerner.com/firsthand/de P → 6 2 C X

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Helpful Links

First Hand Foundation

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File Edit View Favorites Tools Help

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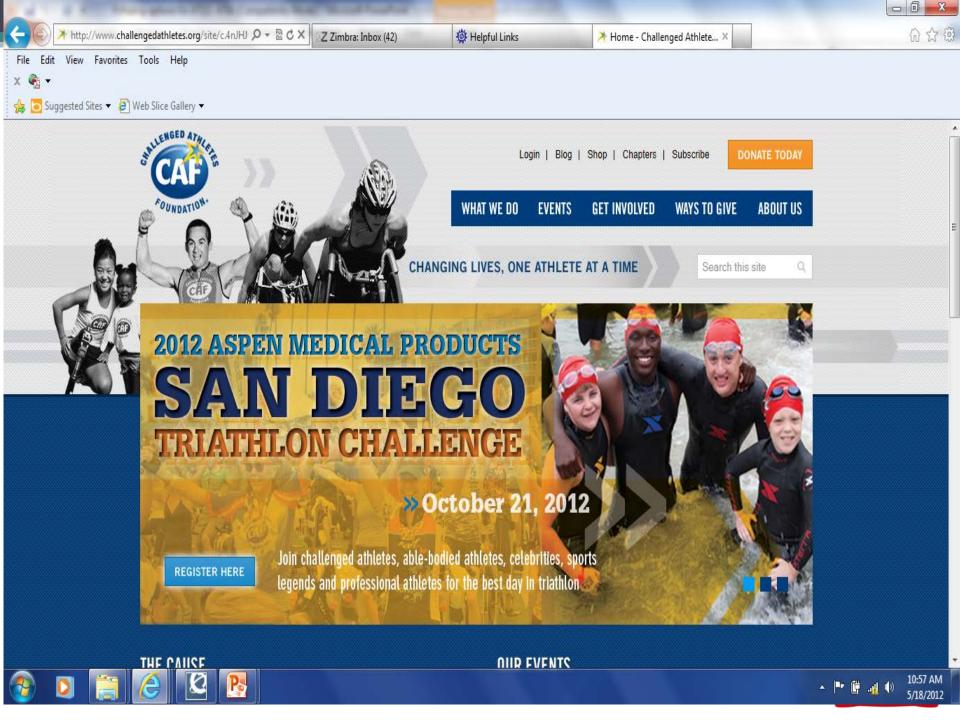


Challenged Athlete Foundation

- www.challengedathletes.org
- Recognizes the athletic greatness inherent in all people with physical challenges and supports their athletic endeavors by providing unparalleled sports opportunities that lead to success in sports — and in life.
- Grants
 - Access for Athletes
 - Operation Rebound







Georgia Crime Victims Compensation Program Application

- Crime Victims Compensation Program (CVCP) was established for two primary purposes, to assist victims with debt incurred as a result of violent crime, and to encourage victims to participate in the criminal justice system.
- Eligible program applicants can receive compensation for up to \$25,000 to help with medical and dental care, mental health counseling, economic support, crime scene cleanup, and funeral expenses when the costs are not covered by other sources
- http://cjcc.ga.gov/00/channel_title/0,2094,43676881_16928 5446,00.html







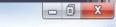
Starkey Hearing Foundation



 Hear Now is Starkey Hearing Foundation's domestic, application-based program committed to assisting those permanently residing in the U.S. who are deaf or hard of hearing and have no other resources to acquire hearing aids.

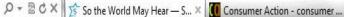
www.starkeyhearingfoundation.org

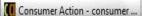




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So the World May Hear.

global hearing missions programs

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events

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about press blog donate













I don't believe in disabilities, I believe in ability.

Our mission is to bring understanding among people through hearing care by

forming on awareness admention protection and treatment to the world may hear















At the end, please evaluate us:

Please fill out this brief survey on today's webinar:

http://www.surveymonkey.com/s/L6FBG2N



Contact Us

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Presented by:

Jackie Wilks, Executive Director



Core Services:

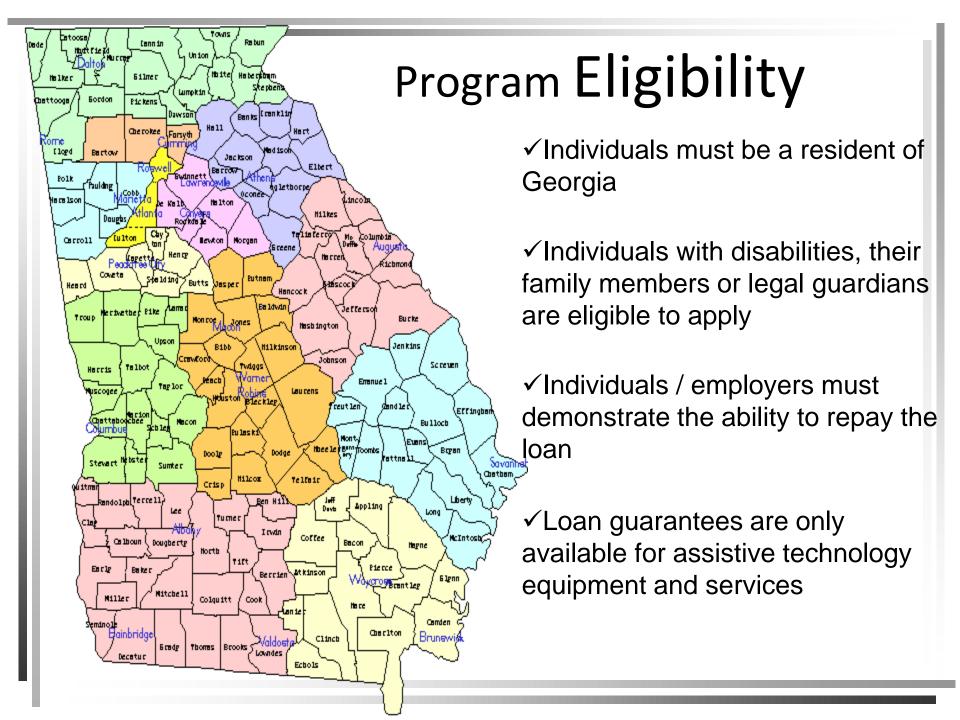
- Credit-Able
- Financial Education
- Asset Alliance of Georgia
- Volunteer Income Tax Assistance



- Financial Education Workshops:
 - Managing Your Money
 - Basics of Banking
 - Financing Assistive Technology
 - Understanding Your Credit
 - Including how to receive your free accessible credit report (coming this fall)
 - First Time Home Buyers



- Asset Alliance of Georgia
 - Core Areas of Interest:
 - Asset accumulation (home ownership, micro enterprise)
 - Asset preservation (keeping the assets you have)
 - Financial education
 - Funded by the Governor's Council on Developmental Disabilities





Volunteer Income Tax Assistance (VITA)

- Free tax return preparation and e-file for low-income Georgians and those with disabilities
- Partnership with the CA\$H Prosperity Campaign – primarily serving 55 rural counties in south Georgia; referral network available statewide

Georgia's Alternative Financing Program for Assistive Technology



Assistive Technology



Defined as:

"Any item, piece of equipment, product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities."

Public Law 108-364



Assistive technology service



Defined as:

"Any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device."

Public Law 108-364



Examples of Assistive Technology

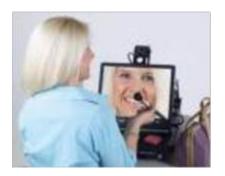


Vision Equipment

- GPS Navigation Equipment
- Portable video magnifiers
- Note takers
- Braille machines/displays
- Glasses









Examples of Assistive Technology

Home Modifications

- Environmental Controls
- Voice activated phone dialing
- Tactile surfacing



Computers and Adaptive Software

- CCTV's
- Screen reading software
- Voice controlled software
- Magnification software



Credit-Able Program Criteria



To receive a Credit-Able Loan you must be:

A resident of Georgia

AND

An individual with a disability

OR

A family member or legal guardian of an individual with a disability

OR

- An employer of an individual with a disability
- Able to pay back the loan
- Using the loan to buy assistive technology equipment and services

Range of Loans, Terms, and Interest Rates



Range of Loans Approved:
 \$250 to \$50,000

Length of Loans Approved:
 6 months to 8 years

• Interest Rates:



5.0 % - 9.0 %

YOU Save Money!

Traditional Financing

- \$2,000
- 22% (rate of average credit card)
- 3 year term
- Monthly payment = \$76.38
- Total interest paid = \$749.71

Credit-Able Financing

- \$2,000
- 5.4%
- 3 year term
- Monthly payment = \$60.30
- Total interest paid = \$170.86

Total interest saved: \$578.85

The Bottom Line – Consumers Save Money and Build Credit! Traditional Financing Credit-Able Financing

- \$25,000
- 12.9% interest
- 6 year term
- Monthly payment = \$500.53
- Interest Paid = \$11,038.46

- \$25,000
- 5% interest
- 6 year term
- Monthly payment = \$402.62
- Interest Paid = \$3,988.88

Interest SAVED over the life of the loan: \$7,049.58

How Can I Prepare for a Credit-Able Loan?





Know Your Price Range



Determine Your Income and Your Expenses

<u>Income</u>

- Earned Income
 - \$ Received for work
- Unearned Income
 - \$ From pensions, SSI, etc.
- Gross Earnings
 - Income before taxes
- Net Earnings
 - Income after taxes

Expenses

- Fixed Expenses
 - Necessities that do not change from month to month

(i.e. rent, mortgage, insurance)

- Flexible Expenses
 - Necessities that may change from month to month

(i.e. groceries, electric/heat/water bills)

- Discretionary Expenses
 - Not necessary
 (i.e. eating out, movies, cable bills)



How much can I afford to pay?

- Determine how much you need to cover all necessary expenses
- Subtract this from your NET (post-taxes) income

In other words...

Total #1

-Total #2

-Total #3

\$ available for loan payment



My Net Income	
Source	Amount
1	
2	
3	
4	
TOTAL #1	
My Expenses	
Fixed Expenses	Amount
1. Rent/Mortgage	
2. Insurance Payment	
3. Other Loan Payments	
ETC.	
TOTAL #2	
Flexible Expenses	Amount
1. Groceries	
2. Heating Bill	
3. Electric Bill	
4. Savings Deposit	
ETC.	
TOTAL #3	

Other Loan Readiness Tips



Explore Funding/Grant Options

 Funds/Grants may be available to help supplement your loan

Report all Available Income

Including income of significant others, PASS income, etc.

Borrowing vs. Buying

- Be sure the product you wish to purchase is what you are looking for
- Ask a Co-Signer



For more information:



Contact:

The Center for Financial Independence & Innovation, Inc.

Jackie Wilks, Executive Director

Office: 404-541-9005

FAX: 888-724-2287

Email: jackie@thecfii.org



Advocating for Assistive Technology (AT)

What can I do to get AT funded?

Naomi Walker Georgia Advocacy Office

The Georgia Advocacy Office (GAO)

Georgia's Protection and Advocacy system

 Federally mandated to advocate with and on behalf of people who have disabilities or mental illness

Statewide



GAO's Vision Statement

"GAO envisions a Georgia where all people have value, visibility and voice; where even the most difficult and long-lasting challenges are addressed by ordinary citizens acting voluntarily on behalf of each other; and where the perception of disability is replaced by the recognition of ability."

Assistive Technology's (AT's) role; PAAT



GAO's Priorities

- Protect people with disabilities or mental illness from abuse, neglect, and death
- Redress discrimination and advocate for the legal rights of people with disabilities or mental illness
- Encourage self advocacy and advocacy by ordinary citizens



Advocacy Tips

- Educating yourself
- Documenting your need
- Maintaining a written record



Example: Private Health Insurance

Educating yourself

Summary Plan Document

Benefit categories and definitions

Exclusions



Example: Medicaid

- Educating yourself
- Federal and State program
- State Medicaid agency: the Georgia Department of Community Health (DCH)



Provider Manuals

- Categories of Services
- List of Manuals created by the DCH:

https://www.mmis.georgia.gov/portal/PubAccess. Provider%20Information/Provider%20Manuals/ta bId/54/Default.aspx



Two Important Manuals

- Part II Policies and Procedures for Durable Medical Equipment Services (DME)
 - Coverage
 - Federal guidance regarding "approved" list of items
 - DME vendors
- Part I Policies and Procedures for Medicaid/ PeachCare for Kids
 - Definitions (43)
 - Medical Necessity (for Adults)



EPSDT - <u>Early</u> and <u>Periodic Screening</u>, <u>Diagnosis</u> and <u>Treatment</u>

- Mandatory Medicaid program
- Requires provision of comprehensive preventive, acute and chronic care services to children and youth under 21 who are eligible for Medicaid
- Emphasizes the early discovery and treatment of conditions and illness through screenings



Treatment Under EPSDT

- Screening finds condition or illness
- Prescribes a service as "necessary to correct or ameliorate" a child's condition or illness
 - Medical Necessity (for Kids)
- Treatment must be provided if it falls within federally authorized categories of service



Advocacy Strategies

- Documenting the need
 - Evaluation
 - Prescription
- Maintaining a written record
 - Keep a timeline
 - Keep a log of communication
 - Write follow-up letters

