

# Funding Your Assistive Technology

A Guide to Funding Resources in Pennsylvania



# About this Guide

Assistive Technology (AT) empowers people with disabilities to live more independently, work, and participate in the community.

However, one of the obstacles for obtaining AT is finding the money to pay for it.

Pennsylvania Assistive Technology Foundation (PATF) wrote this guide in an effort to provide Pennsylvanians with disabilities, older Pennsylvanians, and their families help in navigating the complex web of funding options for AT devices and services.

When using this Guide, please keep in mind that programs, policies, and procedures are constantly changing. We have made every attempt to be as current as possible, but we cannot guarantee the completeness of the information in this Guide.

# Table of Contents

- 4** Foreword by Jeffry Parker
- 6** About Pennsylvania Assistive Technology Foundation (PATF)
- 7** Chapter 1: What Is Assistive Technology?
- 9** Chapter 2: Choosing My Assistive Technology
- 13** Chapter 3: Developing a Successful Funding Strategy
- 16** Chapter 4: Home and Community-Based Waiver Programs
- 32** Chapter 5: Funding Resources for Assistive Technology
- 53** Chapter 6: Saving for Assistive Technology: ABLE Accounts and Special Needs Trusts
- 56** Acknowledgements



For more information about PATF, or if you have questions about this Guide, please call **888-744-1938** or visit **[www.patf.us](http://www.patf.us)**.



Please visit our website for the most up-to-date digital copy of this Guide: **[patf.us/publications](http://patf.us/publications)**.

# Foreword

by Jeffry Parker, Former PATF Board Member

## A shoehorn, a hanger, and a clothesline.

Not what you typically think of as assistive technology (AT), but they worked for me. As a matter of fact, they made a world of difference. When I first came to Pittsburgh, I brought a 15-inch shoehorn with me. Of course, it was wonderful that I could use it to very easily slip my feet into my shoes from my wheelchair. But I found out that I had many other uses for that shoehorn!

I found that I could:

- Push the shoehorn up under a light switch on the wall that was a little too high and it was lights on!
- Press the too-far-to-reach buttons on a washing machine.
- Pry the cabinets over my sink open even though I couldn't get to their handles.
- Easily knock bags of chips and pretzels from the shelves down into my lap.

Nothing that had been jammed all the way to the back of the freezer or pushed into a corner could escape the wrath of my shoehorn. Nothing loosens the lid of a jar like tapping it with a 15-inch piece of brass either.

It worked so well at home that I started carrying it with me wherever I went. Elevator call buttons, no matter how high they were (before the ADA, of

course), could be easily lit up with a deftly placed stroke. I brandished this shoehorn like it was my own Star Wars light saber. It was a multitasking tool that rivaled Batman's utility belt, the gadgets from *Mission Impossible* or any jury-rigged device that MacGyver could have concocted.

I did find, though, that my shoehorn didn't measure up to the challenge posed by doors. That's where my old trusty wire coat hanger came in handy. I hooked one end of it around the doorknob and held onto it while I backed my wheelchair out of my apartment. My success was always verified by the good, loud slamming sound that followed me as I continued down the hallway.

And, there was the clothesline. I used a lengthy piece of it on my refrigerator door handle. I wrapped the other end around my hand, backed up the wheelchair until the line was taut, and with an adept snap of my wrist, a very challenging heavy refrigerator door helplessly submitted and opened wide. I just had to be careful I didn't pull the door off its hinges. With that shoehorn, nothing in my day was unreachable. With a hanger and a clothesline, nothing could keep me in or out. Were they assistive technology? You bet—but I hadn't seen anything yet.

Today, there's a whole universe of assistive technology just waiting to be discovered—and more importantly, just waiting to be used. These days I watch elevating wheelchairs float my friends right up to those light switches, elevator buttons, and pretzels on the shelf that I used to attack with my shoehorn. New assistive technology has its own way of making things reachable. I now have automatic doors which, years ago, you would only

find in grocery stores. Technology like this brings new meaning to the phrase, “When one door closes another one opens.”

I’ve had other successes with assistive technology bringing new meaning to the terms “reachable” and “opening doors,” too. After purchasing my van adapted with a ramp, my world really had a makeover. It was no longer just things that were

lock but I’ve got those covered, too, by just telling my voice-operated assistant Echo things like, “Turn off lamp,” just like on the commercials. With AT, my home sweet home is becoming my home smart home.

It always amazes me how far I’ve managed to upgrade my assistive technology. I’ve come a long way from sporting that shoehorn, hanger, and

---

Today, there’s a whole universe of assistive technology just waiting to be discovered, and more importantly, just waiting to be used.

---

becoming reachable in my life, but places were, too. Equally as dramatic was the experience of riding up the two-story wheelchair lift built inside my house for the first time. The lift door opened to a whole new world, a second floor I’d never seen.

For more than a year, I anxiously awaited the arrival of my new wheelchair Bluetooth joystick. Now, right from my wheelchair, I operate my digital tablet and my smart phone just by moving the same joystick I use to drive my chair. And, did I mention that my joystick also moonlights as a remote for both my televisions? Yes, if it isn’t marvelous enough to have a wheelchair that can speed everywhere at seven miles per hour, thanks to assistive technology I also use it for that virtual traveling we all do on our computers, phones, and TV’s. There are still many other appliances and things to turn on/off, open/close, regulate, and

clothesline. For me there is still so much more to learn about the assistive technology that’s out there and how it can make a world of difference. With so much more to take advantage of, the real challenge now is to know the right questions to ask and how to find the right answers.

Questions like:

- What exactly is assistive technology (AT)?
- How do you go about choosing what you need?
- How will you pay for the AT that you choose?

Reading this guide will help you find these answers—answers that we know will make all the difference in the world.

# About Pennsylvania Assistive Technology Foundation (PATF)

PATF is a statewide, non-profit organization with a mission to provide financing opportunities, education, and advocacy for people with disabilities and older Pennsylvanians, helping them acquire assistive technology devices and services that improve the quality of their lives. Originally funded by the federal Assistive Technology Act as Pennsylvania's Alternative Financing Program (AFP), PATF has also become a Community Development Financial Institution (CDFI).

## PATF Programs

### Information and Assistance

PATF staff provide information at no cost about assistive technology funding sources, tips on how to access public and/or private resources, and referrals to recommended vendor companies.

### Financial Loan Programs

PATF has two loan programs that are designed to help individuals with disabilities, including older Pennsylvanians, and their families purchase the AT they want:

- 1. Mini-Loans:** The Mini-Loan is a small, credit-building loan for amounts that range from \$100 to \$7,000 at 0% interest with no fees. The repayment terms are as low as \$20/month. Repayments are conveyed to the three credit reporting bureaus so that borrowers have an opportunity to improve their creditworthiness.
- 2. Low-Interest Loans:** For devices that cost a little more, Low-Interest Loans can range from \$7,001 to \$60,000 with a fixed interest rate of 3.75% (as of 2021) with no fees. The repayment terms are based on the useful life of the AT device. If an applicant's overall credit does not meet conventional lending standards, PATF may guarantee a Low-Interest Loan up to \$35,000.

### PATF helps Pennsylvanians of all:

- + AGES
- + INCOME LEVELS
- + DISABILITIES
- + HEALTH CONDITIONS
- + COMMUNITIES
- + CULTURAL BACKGROUNDS

### Financial Education

PATF staff provide financial education coaching and counseling to applicants and borrowers in an effort to increase their understanding of money matters as well as improve their overall creditworthiness. PATF also provides financial education opportunities to the disability community through trainings and access to the first-of-its kind, comprehensive financial education book, *Cents and Sensibility: A Guide to Money Management*. This book is available online and in print in both English and Spanish. PATF has also created an educator's companion guide and an accessible website, **Studymoney.us**.

Learn more about PATF at **[www.patf.us](http://www.patf.us)**.



PATF makes every effort to ensure that materials are accessible, including for non-English speakers. Please contact us if you would like this guide in another format: call **888-744-1938** or email **[patf@patf.us](mailto:patf@patf.us)**.

## CHAPTER 1

# What Is Assistive Technology?

**Assistive technology (AT)** devices are items that help a person with a disability, or an older individual, do the things they want to do that would otherwise be difficult or impossible. Assistive technology can be anything from simple, hand-made devices to items that are highly complex and specially-designed. AT services are those services that help individuals with disabilities choose the right AT device, design any needed modifications, learn how to use it, and then get it fixed if it breaks.

Some examples of AT include:

- A computer keyguard made by a 3D printer that makes it possible for a person with a physical disability to type with better accuracy.
- A vehicle that is adapted to include a lowered floor, ramp, tie-downs, and hand controls, making it possible for a wheelchair user to go out into the community, go to work, and visit friends.
- A computer or tablet that has specialized applications to help a person who has a learning disability communicate with others and complete schoolwork.
- A hearing aid that amplifies sound so a person who has a hearing loss can communicate more easily with friends, family, and colleagues.

### How Can AT Devices and Services Help You and Why Are They So Important?

Assistive technology can help you live more independently and safely. AT can make it possible for you to get out of your home and participate in the community more fully. Assistive technology

benefits everyone from individual users to family members, employers, teachers, friends, and others who interact with people using AT. By improving accessibility, AT increases opportunities for participation—and that benefits us all.

### Assistive Technology: It's All About the Function

When thinking about the kinds of assistive technology devices and services that might help you, it's useful to start by determining the function: "What am I trying to do?" or "What do I need the technology to help me accomplish?" With your goal in mind, you can take a look at the options available to you and choose the technology that will fit your situation and support you best. In Chapter 3 we'll walk you through the process of choosing the technology that best fits your wants and needs.



## Federal Definition of Assistive Technology

**Assistive technology devices and services are more formally defined by the Assistive Technology Act of 1998, as amended in 2004, (PL 108 - 364). It states:**

"An assistive technology device is any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities. An assistive technology service is any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device. Services include designing, fitting, customizing, adapting, maintaining, repairing, or replacing AT devices."

## Examples of Assistive Technology Devices

Because AT is all about helping you achieve your goals, it can be useful to categorize devices by function as you decide which AT would meet your needs and as you search for funding resources.

- **Communication:** Includes augmentative communication devices, eye-tracking computers, voice carry-over telephones, and tablets with specialized apps.
- **Daily Living and Personal Care:** Includes adapted eating utensils, toothbrushes with weighted handles, devices for dressing (e.g., button hooks), raised toilet seats, bidets, motion sensor faucets, and shower chairs.
- **Farm Equipment:** Includes steps onto a tractor, utility terrain vehicles, ergonomic seats, gardening stools, and skid steer platforms.
- **Hearing:** Includes hearing aids, smart phones, bed shakers, FM systems, visual alerting systems, and amplified or captioned phones.
- **Smart Home Technology (also called Home Automation or Environmental Controls):** Includes “smart” electronic devices that can control or automate lights, thermostats, fans, locks, appliances, entertainment systems, and medicine dispensers.
- **Home Modifications:** Includes barrier-free showers, elevators, widened doorways, lowered kitchen counters, grab bars, porch lifts, and ramps into and out of the home.
- **Mobility:** Includes manual and power wheelchairs, scooters, walkers, canes, seat lift chairs, and track lifts.
- **Recreation, Sports, and Leisure Equipment:** Includes all-terrain power wheelchairs, pulse oximeters, adapted bicycles, lightweight wheelchairs, mono-skis and bi-skis, adapted fishing equipment, switches for toys, and eye gaze technology for gaming.
- **Remembering:** Includes pill reminders and smart technology.
- **Vehicle Adaptations:** Includes hand controls, lowered floors, ramps, tie-downs, and power chair or scooter lift.
- **Vision:** Includes eyeglasses, electronic glasses, magnifiers, braille watches, enlarged print on tablets or computers, and color identifiers.

## Examples of Assistive Technology Services

The list of examples of AT services below will give you an idea of the range available as you determine what help you may want and need.

- Providing information about various services and equipment available.
- Consultations and specialized programs associated with delivering/providing the technology.
- Assessing your needs for modifications or for a piece of equipment based on your physical functioning capabilities.
- Recommending a modification, specific aid, or device to help meet your need.
- Ordering the equipment from a manufacturer, commercial vendor, or other source.
- Fitting the device, perhaps with some modifications, to you.
- Fabricating a custom piece of equipment or making a modification that meets your needs.
- Evaluating how well the proposed solution helps solve your original problem.
- Training on how to use the device.
- Maintaining and/or repairing the equipment.
- Follow-up appointments to see how well the solution is working, make changes, and address any needs for services, aids, or modifications.

## Assistive Technology or Durable Medical Equipment... What’s the Difference?

Durable Medical Equipment (DME) is a medical term for devices. An AT device may be considered a piece of DME and would therefore be paid for by a health insurance policy if it meets these criteria:

- It is reasonable and necessary for the individual patient;
- It can withstand repeated use;
- It is primarily used to serve a medical purpose;
- It is not helpful to a person who does not have a disability, an illness, or an injury; and
- It is appropriate for use in the home.

Examples include wheelchairs, scooters, hospital beds, and Hoyer lifts.



## CHAPTER 2

# Choosing My Assistive Technology

Assistive technology can help you learn, communicate, work, develop and maintain relationships, volunteer, and have autonomy. However, it's not always easy to figure out which device(s) will work best for you. This section will include some things to think about as you choose the AT that will best fit your wants and needs.

### Getting Started

No matter the assistive technology device, where it will be used, or your age, these basic principles will help ensure that the device you choose will help you do what you want to do.

### Use a Team Approach

Technology assessment teams usually include people from different disciplines, and the makeup can vary to fit your abilities and needs. Traditionally, this team includes the AT user (you), a family member or friend, medical professionals, rehabilitation specialists, AT specialists, and occupational, physical, and/or speech therapists. Team members can also include people who are good at building or creating things, artists or engineers—people who may look at the issues differently and can provide valuable insights.

### You (the AT User) and Your Family Are the Most Critical Members

When you, the AT user, are central to making the decision, the process is more likely to effectively promote your independence and ultimately meet

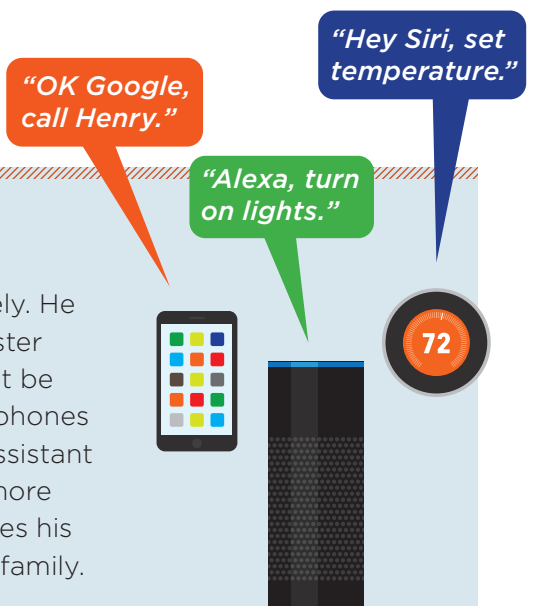
your wants and needs. Family is often critical, especially when the AT user is a child. Parents will provide the reinforcement, maintenance, training, and support for the technology the child will use. Keep in mind that while an appropriate technology solution may dramatically decrease your need for help, or even eliminate it all together, you may still need support from others when your equipment needs repairs or replacement.

### Remember: Focus on the Function

You aren't buying a device; you're solving a problem. Look at your objective first and work backwards from there: "What am I trying to do?" and then, "What technology or device would best support me in reaching this goal?" It's easy to be wooed by fancy marketing and flashy technology, but by focusing attention on the task you are trying to accomplish—the functional skill—you are more likely to find the device that most closely fits your wants and needs.

## AT for Independence

Michael has cerebral palsy and cannot use his hands very effectively. He wants to answer his phone and call his friends all by himself. His sister has an iPhone and uses Siri for hands-free calls. Thinking this might be the perfect solution to his problem, Michael tried out a few smart phones with voice-control capability, only to find that Android's Google Assistant (activated with "Ok Google") understands his voice better and is more sensitive to the way he pronounces words. Now he successfully uses his Android to independently make and receive calls with friends and family.



## It Can Be Simple

Even though there are thousands of technology gadgets available, the goal is usually to find the simplest, most efficient way to accomplish the task. While it is your choice which solution you prefer, bear in mind that keeping solutions simple often reduces maintenance and repair costs. Simple solutions can also be easier to use and, therefore, more likely to be used.

## Questions to Keep in Mind

There are many solutions to any given problem, and as a technology user, it is important to be an informed consumer. The following questions and considerations will help you determine how the technology will work for you, how the device will help you accomplish your goals, and whether it is a good fit for your wants, needs, and individual situation or circumstances.

### Personal Considerations

» **Does the device help me do what I want or need to do?** If it doesn't, then don't get it! Sometimes people get technology that, from day one, does not work for them. By making sure the technology does what you want (or need) it to do in the first place, you can avoid wasting time and money. This is an example of why you, as the AT user, must be an integral member of the assessment team, and the team must not tell you what will work for you without your input. *As a user of technology and services, it is critical to speak up for yourself and your needs.*

» **Are there any limitations or risks?** While the benefits of a device are often obvious, it's easy to overlook the downsides. Some technology may help you do what you want to do, while also limiting other aspects of your life.

Think carefully about your goals, weigh the pros and cons, and consider how your wants and needs may change in the future before making a decision. For example, you may invest in Apple smart home devices to play music and read recipes only to discover several months later that Google has a product you'd like to have, such as a smart microwave. Unfortunately, if the devices aren't compatible on the same hub, you'll need to choose between spending the extra money to get the necessary connectors or doing without the new microwave.

» **Is the device comfortable to use? Does it work for you?** If it isn't comfortable or doesn't work for your situation, it will eventually be discarded. Better to speak up during the assessment process than wait until it's over and the device is in the closet, with you no closer to your goal.

» **May I have a trial period to see if the device works for me?** Don't get caught in the trap of thinking you have to purchase the device outright before you have an opportunity to try it in a real-world setting. You may be able to borrow the device from a friend. Or, it may be possible for you to borrow the device from the vendor. Perhaps there is a 30- to 60-day return policy on the device if it does not work for you. You may also be able to borrow the device from PA's free AT equipment lending library, administered by TechOWL, [techowlpa.org/library](https://techowlpa.org/library). If you're in school and the AT device will help you with your education, your teacher, school therapist, or a school administrator may be able to borrow the device from the PA Training and Technical Assistance Network (PaTTAN) Assistive Technology Short-Term Loan Program, [pattan.net/assistive-technology/at-acquisition/at-and-short-term-loan](https://pattan.net/assistive-technology/at-acquisition/at-and-short-term-loan).



As a user of technology and services, it is critical to speak up for yourself and your needs. When you, the AT user, are central to making these decisions, the process is more likely to effectively promote your independence and ultimately meet your wants and needs.



## Your AT Should Work for You

A speech and language therapist recommended that Josh use an augmentative and alternative communication (AAC) device such as a Smart/Scan Pro. But, Josh found the device difficult to program and too large—it doesn't fit in his pocket and he doesn't like the idea of hauling it around. He wants, instead, Proloquo2Go on a smart phone. With his mom's help, Josh advocated for his preference, and now he loves using his Proloquo2Go to communicate with friends, family, and teachers, and to ask his Amazon Alexa about the latest Phillies score!

### Training Considerations

» **Is the device ready to use, and if not, how do I set it up?** Make sure you ask about the set-up of the device you're interested in. It may seem easy to use, but may have taken hours to set up. Ask what you will need to know about using it and ask how you can access all of the features of the device.

» **What skills do I need to learn to make the best use of the device?** This is an incredibly important, and sometimes overlooked, question. If you're not able to learn how to use the device, then the device won't work for you. However, many times it is simply a matter of learning a new set of skills that will make it possible for you to use the device. Remember, training required to learn how to use the device is considered an AT "service" and it's

often included in the cost of the device or covered by funding resources.

» **Where can I complete training? Is it included in the purchase price?** Will the person who conducts the assessment for the device also provide your training? Do you have a good rapport with that person? Will the training come from the sales representative? Is there a 24-hour support line available should you need it? How long will the support be available to you? Are you responsible to pay for your and others' training? Be sure you're comfortable with the method of training and support, as well as with the trainer, so you can learn as efficiently and effectively as possible.

### Access Considerations

» **Where can I use the AT?** Think about how you want to use the AT device. If you will use it in multiple settings, how well will it travel? Can you use it indoors and outside? How will moisture affect how it works? Is there room for the device where you'll use it? Is the device noisy? Will it disturb others around you when you use it? Will it need to be reprogrammed for use in different settings? Who will do the reprogramming? Is the device bulky? Can you use it where and when you want to use the device?

» **Does the device need a battery? If so, what is the life of the battery? Is the battery replaceable?**

Battery life is an important issue when considering certain technology. For instance, if the device requires recharging after three hours of use, and you need to use it for six hours at a time, you'll need extra batteries. And, batteries eventually wear out. Find out if you will be able to replace the batteries yourself. Be sure to ask these questions prior to the purchase, to avoid having a non-functioning device at a time when you need it.

» **If the device can/must be plugged in for power, is there a power source where you want to use it?** You can often conserve battery life by "plugging in." So, think about places where you can hook your technology into an electrical outlet.



## AT in the Community

Linda needed a cane to walk safely on the uneven sidewalks in her neighborhood. A friend gave her a single-prong cane, but she continued to fall. After an evaluation with a physical therapist, it was recommended that she get a quad cane. Now she visits her friends and shops at the corner store with confidence.

### Repair and Maintenance Considerations

» **Is the AT device reliable?** Often the best way to learn if the AT device is reliable is to ask other users. People who have direct experience with using the device will know its features, reliability, and any of its quirks. To find other users, contact a vendor, a local independent living center ([pasilc.org](http://pasilc.org)), or other disability-related social service agency. Ask them to help you find someone who has the device. If the device is available online, sometimes you can find other user reviews online as well. Remember that the vendors and manufacturers are in business to sell their products; they may not be completely straightforward about the product's reliability.

» **What is the life expectancy and average use of the device?** Nothing lasts forever and at some point, your technology will reach the end of its working life. Knowing the life expectancy of a device will help you decide when it's time to repair or replace the device. At some point, replacing the device will be far more cost effective and/or efficient than repairing it. Also, not all devices can be used constantly. Find out what the manufacturer considers an average amount of use for the device, as this will likely have an effect on its life expectancy.

» **What does the guarantee or warranty cover?**

Some manufacturers provide a year-long (or even a life-time) warranty that covers all the problems you may experience with a device. Others may only cover a manufacturer's defect. Find out what the guarantee or warranty covers before you buy the device.

» **Will it be easy and convenient to get my device repaired?** Find out where the device will need to go for maintenance and repair. If you need to send it several states away, it's going to take a long time to get it there and back. It may also be very expensive. Perhaps, however, you can get the service you need locally. Also, find out if the vendor can loan you a device while your device is being repaired.

» **What is considered regular maintenance for the device?** You may be able to perform some of the maintenance yourself. Or, perhaps a friend or family member can do the maintenance. Some types of maintenance may require specialized training. Find out what kind of maintenance your device may need to prolong its life. Remember to follow maintenance instructions carefully.

## CHAPTER 3

# Developing a Successful Funding Strategy for Acquiring Assistive Technology

There are a variety of funding resources that may be available for the assistive technology you want, and often resources can be combined if there isn't one that will cover the entire expense. The process of finding funding can be challenging, but don't give up! No two experiences with funding will be alike: some will be quick and easy, while others may be confusing and frustrating. Acquiring funding for assistive technology can take time, research, and work, but the process will be easier if you are resourceful, flexible, persistent, and informed. The following steps describe the process and provide helpful hints.

### Step 1 » Define the need.

Start by being prepared: know what you are trying to do—this is your **need**.

### Step 2 » Document the need.

Prove you need the assistive technology by collecting information that documents your need from professionals (i.e., speech therapists, physical therapists, occupational therapists, rehabilitation engineers, etc.). Examples include a letter from your therapist, a video taken by your family member, or notes from your doctor. The documentation may also include input from a combination of professionals, some or all of whom may be willing to provide assistance throughout the request process.

### Step 3 » Identify the device or service needed.

Match your need with a specific device and/or service. Obtain written prescriptions or recommendations from professionals to substantiate the specific request. Find out prices of the device and service, and what company can best provide it. As you look at prices and options,

be aware of alternative devices and services that you could use. Knowing alternatives can give you options with funding sources later. Remember, the right technology is crucial if it is to be used successfully after it is acquired.

### Step 4 » Determine if no- or low-cost alternatives are available.

Before applying for funding, investigate alternatives and options. For example, would an adaptation suffice, or could the device be borrowed from an equipment loan closet or equipment lending library?

Check to see if the same device or service is available at a lower cost. Also, determine if private insurance, Medical Assistance (i.e., Medicaid), or Medicare will cover the cost.



**Important:** If there are no alternatives, have the facts well documented to show that all options have been explored prior to applying for funding in case this is a requirement.



It may also be possible to acquire the items for little or no cost through an assistive technology reuse program, such as the Reused Equipment program through TechOWL, [techowlpa.org/reep](http://techowlpa.org/reep).

### Step 5 » Identify appropriate funding source(s).

This Guide will be a resource to you as you search for appropriate funding sources. Determine if you need full- or partial-funding, and match your need to possible funding resources.

Don't limit your options, keep a list of possible funding sources and decide where to start first. Get as much support and guidance as possible from your service or supports coordinator and the rest of your team to ensure all funding options are identified.

### Step 6 » Submit a request to the funding source.

Contact the funding source to learn what you need to do to submit a request. Try to get as much information on the process and required paperwork before submitting the request.

It helps to find one person in the agency as a contact during the process. Write down the first and last name of the person you speak with and ask for their telephone extension number and direct email address. As you collect information and prepare the request, call or email your contact at the agency with questions and concerns. Keep a written record of all contacts with the agency.

Complete the application and send in all of the needed information with the request, keeping copies of everything that is sent. Do not be surprised if a funding source asks for re-submission with additions and/or changes, particularly on a request for expensive items. Once the request is submitted and has met all the required criteria, the only thing to do is wait for the decision.

### Step 7 » Approval or Denial

If notification of approval or denial of a request is not received within the indicated time-frame, a courtesy phone call or email to the funding source may be helpful.

## Approval

It's wonderful news if your request for funding is approved! Please be sure to read the award notice carefully so that you'll understand how much money was approved and so you'll know if there are specific conditions and terms that you must meet. (Be mindful of these details!)

You may have some remaining questions.

» **Will I receive the check or will the check go directly to the vendor/supplier of the AT?** If the check goes to the vendor, then you'll want to contact the company and verify that it has everything needed to process the order as soon as possible. If, on the other hand, the check is mailed to you, then the vendor will only begin processing the order after they receive the money from you.

» **What should I do if funding is approved for only part of the device?** You still have several choices. You can look for additional grants from other funding resources, you can investigate your options for a traditional bank or credit union loan, or you can apply for a no-interest or low-interest loan from Pennsylvania Assistive Technology Foundation (PATF), [www.patf.us](http://www.patf.us).

## Denial

If your request for funding is denied, contact the funding source and make sure that you understand why your request was denied. You may be able to appeal this decision.

If the denial was caused by a lack of information or a misunderstanding, supply the missing information or correct the misunderstanding and ask for a reconsideration.

If your request for a reconsideration is denied, ask how to file an appeal. If the funding source is a governmental agency, you have a right to request an appeal and to have your appeal heard and reviewed. If it is not a government agency, the funding resource may still have an appeals process that you can take advantage of.

Here are some issues to consider when filing an appeal:

- Remember to pay attention to timelines.
- How much time do you have to submit an appeal or a letter requesting a reconsideration?

- What additional information should you include?
- Did you try this device and did it work for you?
- Are you replacing a device?
- Has this funding source funded this device before?
- Did you explain how this device will help you?  
Make sure that the information you submit is complete and accurate.

## Other Options

There are several organizations in Pennsylvania that may be able to help you with the appeals process or help you pursue other options. They are:

### Community Legal Services of Philadelphia (CLS)

CLS provides free legal advice and representation to low income residents of Philadelphia, including representing seniors and people with disabilities in challenges to denials of Medicaid, Medicare, and decisions by managed care (health care) organizations to deny care.

**215-227-2400; 215-918-3700;**  
**clsphila.org**

### Disability Rights Pennsylvania (DRP)

DRP provides free information, referral, and short-term advocacy (including advocacy for access to AT) to Pennsylvanians with disabilities.

**800-692-7443; disabilityrightspa.org**

### Legal Clinic for the Disabled (LCD)

LCD advises and represents people with disabilities (including people who are Deaf or hard of hearing) who live in SE Pennsylvania and have a legal matter relating to access to Medicaid or Medicare.

**215-587-3158**  
**lcdphila.org**

### Pennsylvania Client Assistance Program (CAP)

CAP helps people who are seeking services from the Office of Vocational Rehabilitation, Blindness and Visual Services, and the Centers for Independent Living.

**888-745-2357; equalemployment.org**

### Pennsylvania Health Law Project (PHLP)

PHLP provides free legal help to Pennsylvanians throughout the Commonwealth who are seeking health coverage through publicly-funded programs, or have been denied a medically necessary service (including denials of eligibility for Medicaid and denials of services, such as durable medical equipment and home modifications via a Home and Community-Based Waiver program).

**800-274-3258; phlp.org**

***Note:** For more information specifically about appealing a waiver denial, see page 30.*

## Final Thoughts

We at PATF know it's not always easy to find the funding you need for AT devices and services. But, don't give up! In our experience, we have found it most helpful to:

- Be as organized as possible;
- Explain to funders why the AT device or service you need is important;
- Keep a record of who you've talked with and what they said;
- Keep all letters and other correspondence;
- Talk with your team, friends, and colleagues to learn about new possible funding resources;
- Exercise self-advocacy; and
- Be persistent.



## CHAPTER 4

# Home and Community-Based Services (HCBS) Waiver Programs

Through the Department of Human Services, Pennsylvania has six Home and Community-Based Services (HCBS) waiver programs that can provide assistive technology (AT) to participants. These programs fund a variety of in-home and community services and supports for persons with significant disabilities beyond those covered by regular Medical Assistance (Medicaid). In this chapter, you will learn about each waiver program, eligibility qualifications, accessing AT through a waiver, and how to appeal if your request for AT is denied.



**Note:** The waiver programs incorporate the broad, federal definition of assistive technology in their services. However, specific AT devices and services are included within different categories under the waiver service definitions. These categories include:

- **Assistive Technology,**
- **Durable Medical Equipment (DME),**
- **Home Accessibility Adaptations (also called Home Modifications),**
- **Vehicle Accessibility Adaptations (also called Vehicle Modifications), and**
- **Electronic Devices/Systems and Remote Supports (subcategories within Assistive Technology in some waivers).**

*Please refer to each waiver's documentation for a complete description of what is covered within each service definition.*

## Who Is Eligible?

You must meet both the functional and financial requirements to qualify for a waiver program. Please note that there may be a waiting list to enroll.

### Functional Eligibility

A person must have substantial limitations in several areas of functioning (e.g., mobility, activities of daily living, cooking, etc.). An agency or the county (depending on the waiver applied for) will do an assessment to determine functional eligibility. The following sections of this chapter provide more details about functional eligibility requirements for each waiver.





## AT at Home

Mary lives in the same home she's had for 15 years. When she started having trouble getting around because of Parkinson's disease, she got a walker through her health insurance and her waiver paid for her stairlift. With these and a few other adaptations she is able to age in place.



To help you determine whether you are eligible for long-term services and supports such as HCBS waivers, use the Information Referral Tool (IRT) provided by the Department of Human Services:

**[humanservices.state.pa.us/irt](https://humanservices.state.pa.us/irt)**

### Financial Eligibility

Individuals must have a countable income below \$2,382/month (2021) (for an individual) and countable resources (also called assets) below \$8,000 (including savings accounts, retirement accounts, stocks, and bonds).

Financial eligibility is based on income, assets, and how much of an applicant's assets have been given away or transferred without getting something of equivalent value in return:

- For income, only the income of the applicant is counted. Countable income includes gross Social Security benefits including the amount deducted for Medicare Part B premiums. Pensions and annuity payments also count.
- For assets, the applicant may own a primary residence and one vehicle. If the individual

is married, the assets of both spouses are combined, and the asset limit is much higher. For more information about asset limits for married individuals, visit: **[dhs.pa.gov/Services/Disabilities-Aging/Pages/MA-and-payment-of-Long-Term-Care.aspx](https://dhs.pa.gov/Services/Disabilities-Aging/Pages/MA-and-payment-of-Long-Term-Care.aspx)**.

- Lastly, as part of the process of determining financial eligibility, the applicant must provide monthly bank statements for the previous two years, and two bank statements for each of the preceding three years. These statements are used to determine if any money was given away in order to qualify for the waiver. This is called the "5-year look back." If it is determined that money was inappropriately given away or spent, the applicant may be ineligible for the waiver for a period of time depending on the amount given away.

## Medical Assistance for Workers with Disabilities

The income and asset limits for participants enrolled in HCBS waivers may be higher than for those who receive regular Medical Assistance (Medicaid) health insurance. And, for individuals who are employed, these thresholds are even higher because of a special eligibility category called **Medical Assistance for Workers with Disabilities (MAWD)**<sup>1</sup>. The exact income amount depends on how much of their income is from earnings versus Social Security or other unearned income. Employed individuals can also have up to \$10,000 in countable assets. Employment consists of being paid for work by a company, business, or other individual, or self-employment. There is no minimum number of hours an individual must work to qualify for MAWD. However, the individual must provide written proof of employment. A person who qualifies for MAWD gets full Medical Assistance coverage. If they meet the functional eligibility requirements for a waiver (detailed in the rest of this chapter), they are also considered to meet the financial eligibility requirements for a waiver, even if their income and assets are above the regular limits for the waiver. Learn more about MAWD: [dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx](https://dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx)



### Do I need to be enrolled in Medical Assistance before I qualify for a waiver?

No. In fact, because the income and asset limits are higher for HCBS waiver participants than for general Medical Assistance, you should apply for a waiver first. Your county assistance office will send you the Medical Assistance application as part of the waiver process and you'll be enrolled with the higher income and asset limits.

If, however, you are employed and you think your income and assets may make you eligible for MAWD, you should apply for MAWD before applying for a waiver. Once you're approved, then you can apply for waiver services and maintain the higher MAWD income and asset limits.



Kimiko loves her job and takes pride in earning income. She is able to work and still maintain her waiver benefits, including durable medical equipment like her glucose monitor.

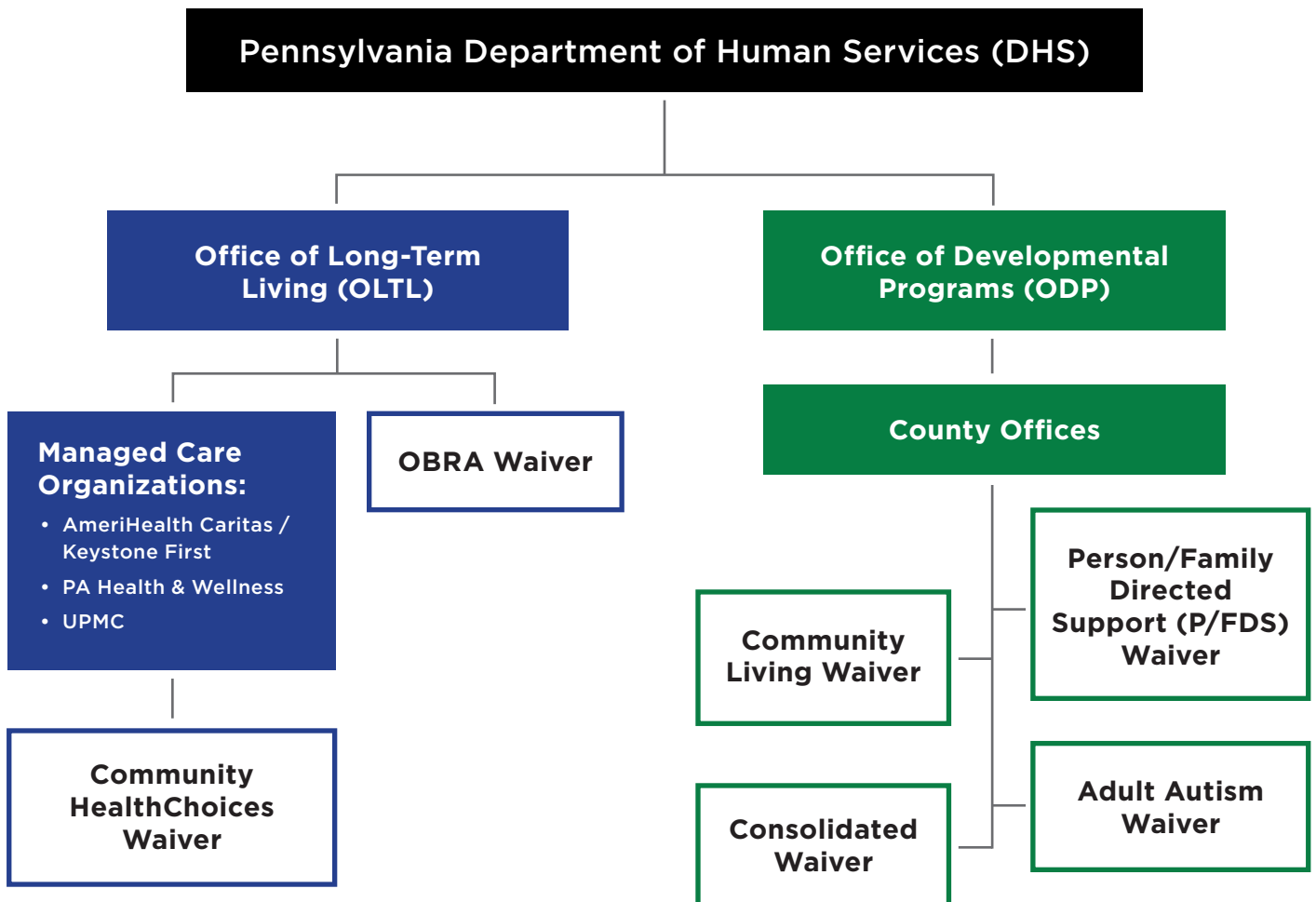
<sup>1</sup>Under a new provision called Workers with Job Success, Act 69, individuals enrolled in MAWD can now increase their income and assets without losing their MAWD and waiver services. Learn more about Act 69: [phlp.org/en/news/mawd-expansion-signed-into-law](https://phlp.org/en/news/mawd-expansion-signed-into-law).

## Comparing Pennsylvania's Waiver Programs

HCBS waivers are divided into two broad categories, each administered by a different state office:

1. Waivers for adults with significant limitations in physical function (who do not have a primary diagnosis of an intellectual disability or autism). These are administered by Pennsylvania's Office of Long-Term Living.
2. Waivers for children and adults with an intellectual disability and/or autism. These are administered by Pennsylvania's Office of Developmental Programs.

## Home & Community-Based Services Waiver Programs



Waiver	Assistive Technology (AT)	Remote Supports	Home Accessibility Adaptations	Vehicle Accessibility Adaptations
--------	---------------------------	-----------------	--------------------------------	-----------------------------------

The following waivers are administered by the **Office of Long-Term Living (OLTL)**, PA Department of Human Services. Community HealthChoices is contracted to Medicaid Managed Care Organizations.

<b>OBRA</b> <b>Developmental disability (intellectual disability not primary) with Intermediate Care Facility (ICF) level of care</b> Age of eligibility: 18 years <sup>2</sup> +	No limit	N/A	No limit	No limit
<b>Community HealthChoices (CHC)<sup>3</sup></b> <b>Limitations in physical function/traumatic brain injury (intellectual disability not primary) with nursing facility level of care</b> Age of eligibility: 21 years +	No limit	N/A	No limit	No limit

The following waivers are administered by the **Office of Developmental Programs (ODP)**, PA Department of Human Services through county Intellectual Disability/Developmental Disability offices.<sup>4</sup>

<b>Adult Autism</b> <b>Autism</b> Age of eligibility: 21 years +	\$10,000 lifetime limit	Remote Supports may become available within the Assistive Technology service upon approval by the Centers for Medicare and Medicaid Services. Not yet available as of the publication of this guide (September 2021).	\$20,000 during a 10-year period in the same home. A new \$20,000 limit starts when participant moves to a new home or when the 10-year period ends.	\$10,000 over a 5-year period.
<b>Intellectual Disability / Autism (ID/A) waivers</b> <b>Consolidated Community Living<sup>5</sup></b> <b>Person/Family Directed Support (P/FDS)<sup>6</sup></b> <b>Intellectual disability or autism</b> Age of eligibility: No age limit. Individuals with developmental disability with a high probability of resulting in an intellectual disability or autism are eligible from birth through 8.	\$10,000 lifetime limit. <sup>7</sup> While generators have a separate lifetime limit of \$5,000, the amount spent on a generator is included in the overall AT lifetime limit of \$10,000. Electronic devices are included in this category.	\$5,000 annual limit. The remote supports provider is responsible for including and paying for the internet service, which is included in the \$5,000 annual limit.	\$20,000 <sup>8</sup> during a 10-year period in the same home. A new \$20,000 limit starts when participant moves to a new home or when the 10-year period ends.	\$20,000 during a 10-year period. The 10-year period begins with the first utilization of this service.

<sup>2</sup> At age 21, persons on OBRA who meet the nursing facility level of care will be transferred to Community HealthChoices.

<sup>3</sup> Another component of CHC includes health insurance coverage for adults who have both Medical Assistance and Medicare who don't get waiver services.

<sup>4</sup> Counties also receive funds from ODP, called "Base Funding," which they can use for a variety of supports services – including assistive technology – for people with intellectual disabilities and, in some counties, for people with autism. These funds are often used for people on the waiting list for waiver services, or for people on the Community Living or P/FDS waivers who have already spent their annual cap on services.

<sup>5</sup> Services, including equipment, under the Community Living waiver are capped at \$70,000 per year. The services and equipment listed above are counted towards the \$70,000 annual cap.

<sup>6</sup> Services, including equipment, under the P/FDS waiver are capped at \$33,000 per year. The services and equipment listed above are counted towards the \$33,000 annual cap.

<sup>7</sup> The lifetime limit for AT may be exceeded by using the standard ODP variance process.

<sup>8</sup> The waivers administered by ODP allow for a variance for the \$20,000 limit when it is approved by ODP for any of the following situations: 1) Maintenance or repair to existing home accessibility adaptations when it is not covered by a warranty or homeowners' insurance and the maintenance or repair is more cost effective than replacing the home accessibility adaptation; or 2) Track lift systems that exceed the limit and will reduce the need for other services (these devices are also considered durable medical equipment).

## Waiver Funding for AT for Adults with Physical Disabilities and Older Adults

There are two Home and Community Based Services (HCBS) waiver programs that include assistive technology for adults who don't have a primary diagnosis of an intellectual disability (ID) or a major mental illness but have significant limitations in physical function – Community HealthChoices (CHC) and OBRA. Neither of these waivers has a waiting list as of September 2021.

### Waiver Administration

These waivers are administered by the Pennsylvania Office of Long-Term Living (OLTL). County offices are not involved. However, for the CHC waiver program, OLTL has contracted with three Managed Care Organizations (MCOs) to enroll service providers, provide service coordination, and make decisions on the type and amount of services they will provide, including assistive technology.

Learn about the CHC Waiver at: [enrollchc.com](http://enrollchc.com)

Learn about the OBRA waiver at: [dhs.pa.gov/Services/Disabilities-Aging/Pages/OBRA.aspx](http://dhs.pa.gov/Services/Disabilities-Aging/Pages/OBRA.aspx)

### Who is Eligible for Community HealthChoices (CHC) and OBRA Waivers?

#### Age of Eligibility

- **CHC:** Age 21 and older; there is no age maximum.
- **OBRA:** Enrollment is available to people ages 18 through 59. When participants turn 60, they have the option of remaining on OBRA or switching to CHC.

### Disability

- **CHC:** Individuals must have limitations in physical function and/or traumatic brain injury to be eligible; no specific disability diagnoses are required. The physical limitations must be sufficiently significant to meet a standard called Nursing Facility Clinically Eligible (NCFE). This standard does not mean the person is currently living in a nursing facility, but rather that they need that level of care as certified by a physician.
- **OBRA:** Individuals with developmental disabilities (onset before age 22) where intellectual disability is not the primary disability are eligible. Individuals must meet a standard called Intermediate Care Facility for Persons with Other Related Conditions (ICF/ORC) level of care and have three or more substantial limitations in five areas of major life activity to be eligible.

Individuals who are enrolled in OBRA prior to turning 21 will be reevaluated right before they turn 21 to determine if they meet the NCFE standard, in which case they will be transferred into CHC at age 21. Otherwise, they will remain in OBRA.

### Waiver Application Process

To receive funding for assistive technology through the CHC or OBRA waivers, you must first become a waiver participant. Application for both waivers begins with a phone call or email to the Independent Enrollment Broker (IEB) at **1-877-550-4227** or [paieb@maximus.com](mailto:paieb@maximus.com).

The application process involves a certification from your physician or physician specialist about your level of care, an assessment of your functional abilities called the Functional Eligibility Determination, and a review of your financial eligibility by the County Assistance Office.

## What AT Can I Get through the CHC and OBRA Waivers?

The devices and services that may be available to you through CHC and OBRA fall into the categories of:

- Assistive Technology
- Durable Medical Equipment
- Home Adaptations
- Vehicle Modifications

### Assistive Technology (AT)

Within the CHC and OBRA waiver definitions, Assistive Technology (AT) includes items, pieces of equipment, or product systems – whether acquired commercially, modified, or customized – that is needed by the participant, as specified in the participant’s person-centered service plan (PCSP) and determined necessary in accordance with the participant’s assessment to ensure the health, welfare, independence, or safety of the participant and to increase, maintain, or improve a participant’s functioning in communication, self-help, self-direction, life supports, or adaptive capabilities.



Smart home technology may be funded by both waivers as Electronic Devices and Systems within the category of Assistive Technology.

## AT at Home

Kelvin lives in a home that he owns with two friends who also have physical disabilities. Kelvin has his own bathroom with modifications that include grab bars, an accessible shower, and a wall-mounted sink, all funded by his waiver. Read more about how Kelvin and his housemates created their housing model in 2008 by visiting: [patf.us/who-we-are/publications/homeworks](https://patf.us/who-we-are/publications/homeworks).



### Durable Medical Equipment (DME)

Refer to page 8 for a full definition of DME. Note that many types of DME are also covered by Medicare. If a person has Medicare, the DME supplier will need to determine whether the item is covered by Medicare and if so, bill Medicare first, before the waiver. If a person has private insurance in addition to waiver services, the vendor will bill the private insurance carrier first, followed by the waiver.

### Home Adaptations

A wide variety of home adaptations are included as a possible service in the waivers. The waiver states: “Home adaptations are physical adaptations to the primary private residence of the participant, as specified in the participant’s person-centered service plan (PCSP) and determined necessary in accordance with the participant’s assessment, to ensure the health, welfare, and safety of the participant, and enable the participant to function with greater independence in the home. This includes primary egress into and out of the home, facilitating personal hygiene, and the ability to access common shared areas within the home.”



## 2021 Updates to AT Service Definition Under CHC

As of 2021, the CHC service definition for AT was amended to expand access to AT. Notable additions include:

- Ancillary supplies, software, mobile apps, hubs, and equipment necessary for the proper functioning of Assistive Technology devices;
- Generators to power life-sustaining equipment are covered for participants residing in private homes when the following has been documented:
  1. The generator purchased must be the most cost-effective equipment to ensure the health and safety of the participant; and
  2. The participant's health and safety must be dependent upon electricity as documented by a physician.
- Electronic Systems and Devices includes systems that enable a participant with functional limitations and identified needs to control various appliances, lights, telephone, doors, and security systems in their room, home, or other surroundings; and devices that assist a participant with communication or prompting needs such as tablets, computers, and electronic communication aids.
- An expanded list of professionals who can conduct an independent evaluation, including a certified Assistive Technology Professional (ATP); an occupational therapist; a speech, hearing, or language therapist; a physical therapist; and professionals with a Rehabilitative Sciences degree.

*The waivers are amended regularly. Check each waiver's documentation for the most up-to-date service definitions.*

This service does not include building a new room outside of the original footprint of the home, except if it's necessary to build an accessible bathroom. Home adaptations also include the installation, repair, maintenance, permits, necessary inspections, and extended warranties for the adaptations.

**Note:** Wheelchair lifts, stair glides, ceiling lifts, and metal accessibility ramps are covered by the non-waiver component of CHC. People enrolled in OBRA will need to seek coverage of those items from their Medical Assistance plan.

### Vehicle Modifications

Vehicle Modifications include lifts, ramps, alterations to seats, head and leg rests, belts, tie-downs and wheelchair docking systems, and raising the roof or lowering the floor. These waivers cannot pay for the chassis (the cost of the vehicle before modifications). Pennsylvania Assistive Technology Foundation (PATF) can provide a low-interest loan for the cost of the chassis for qualified applicants – learn more about PATF's loans on page 6 or visit [www.patf.us](http://www.patf.us).

## Cost Limits on AT Devices and Services

There are no across-the-board dollar limits for AT, DME, Home Adaptations, or Vehicle Modifications under the CHC and OBRA waivers.

CHC and OBRA will only fund AT that is not covered by other insurance such as Medicare (including Medicare Advantage plans) and private insurance. Here are two examples to keep in mind:

- Many people on the CHC waiver also have Medicare, which means the AT supplier must bill Medicare first (unless the item is not covered by Medicare). If the supplier accepts both Medicare and the CHC waiver, the supplier must bill CHC for deductibles or co-insurance that would otherwise be due under Medicare alone.
- For OBRA participants under 21, AT requests should first be submitted through their Medical Assistance plan (Early Periodic Screening, Diagnostic, and Treatment, also known as EPSDT).

## Obtaining AT through CHC and OBRA

- **CHC:** Each CHC Managed Care Organization (MCO) has its own policies and procedures for acquiring AT, so you need to work with your service coordinator to learn the applicable requirements and process for your provider. After going through the process, which may involve getting an independent evaluation and a prescription from your physician, the MCO will review the request and make a determination.

In order to get AT through CHC, the AT provider(s) must be enrolled in the specific network for your MCO.

- **OBRA:** For OBRA participants, you should work with your service coordinator in order to request the AT you need. This may involve getting an independent evaluation and a prescription from your physician. The Office of Long-Term Living (OLTL) will make the determination on whether to approve the request for AT.

In order to get AT through OBRA, AT provider(s) must be enrolled with OLTL and be able to provide services within this waiver.

## “Braiding” Funding

Alexa braided three funding sources together to modify her new home. The Office of Vocational Rehabilitation paid for a ceiling-mounted lift and the installation of an electric door opener on the front door. Her waiver paid for modifications to her floors, walls, and three other doors. And, a grant from the Cumberland County Housing and Redevelopment Authority was used to install the Universal Remote Control home automation system (a type of “smart home” technology). For a video of Alexa showing her modified house, [vimeo.com/169888493](https://vimeo.com/169888493).





## Waiver Funding for AT for People with an Intellectual Disability and/or Autism

There are four waiver programs that include assistive technology (AT) for people with an intellectual disability and/or autism: Adult Autism, Consolidated, Community Living, and Person/Family Directed Support (P/FDS) waivers. All of these programs have long waiting lists so it may take months, or even years, after enrolling to obtain a “slot” for one of these waivers.

### Waiver Administration

The Adult Autism, Consolidated, Community Living, and P/FDS waivers are administered by the Office of Developmental Programs (ODP) through local county Intellectual Disability/Developmental Disability (ID/DD) agencies.

Learn more about the ODP waivers at: [dhs.pa.gov/providers/providers/pages/developmental-programs.aspx](https://dhs.pa.gov/providers/providers/pages/developmental-programs.aspx).

### Eligibility for the Adult Autism, Consolidated, Community Living, and Person/Family Directed Supports (P/FDS) Waivers

#### Age of Eligibility

- **Adult Autism waiver:** Age 21 and older; there is no age maximum.
- **Consolidated, Community Living, and P/FDS waivers:** There are no minimum or maximum age limits. See below for information about disability eligibility requirements for children under the age of eight.

#### Disability

For all four ID/autism waivers, there must be documented evidence that the conditions outlined below occurred prior to the age of 22. The applicant must also have “substantial adaptive skill deficits in three or more areas of major life activity” to be eligible for one of these waivers.

- **Adult Autism waiver:** Individuals applying for the Adult Autism waiver must have an autism diagnosis made by a licensed psychologist, certified school psychologist, physician, licensed physician’s assistant, or certified registered nurse practitioner based on a standardized diagnostic test.
- **Consolidated, Community Living, and P/FDS waivers:** These waivers are for individuals of any age who have an intellectual disability or autism.

Someone with an intellectual disability has limitations in two areas:

1. **Intellectual functioning**, also known as IQ, which refers to a person’s ability to learn, reason, make decisions and solve problems. An intelligence quotient (IQ) is measured by an IQ test. A person who has an IQ below 70 is usually determined to have an intellectual disability.
2. **Adaptive behaviors**, which are skills necessary for day-to-day living, such as being able to communicate with and understand others, and how the person interacts with family, friends, and peers.

For individuals applying for one of these waivers based solely on a diagnosis of autism, that diagnosis must be made in the same way as specified above for the Adult Autism waiver.

Children who are eight years old and younger and who meet the diagnostic eligibility requirements for having a developmental disability with a high probability of resulting in an intellectual disability or autism, and if they have substantial adaptive skill deficits in three or more of the major life activities (self-care; understanding and use of language; learning; mobility; self-direction; and capacity for independent living) are eligible to apply for waiver services within these three waivers.

# People Who Qualify for Both CHC or OBRA Waiver and Intellectual Disability/Autism Waivers

If your disability qualifies you for the CHC or OBRA waiver as well as one of the ID/autism waivers, you may be advised to apply for CHC or OBRA because there is no waitlist (as of September 2021). However, CHC and OBRA waivers have different service providers and do not include all the same services as the ID/autism waivers. These differences should be considered when choosing which to apply for, especially because once you are enrolled, it is very difficult to transfer from CHC or OBRA to the ID/autism waivers.

## Waiver Application Process

To receive funding for assistive technology through one of these waivers, you must first become a waiver participant. You must apply through the local county Intellectual Disability/Developmental Disability (ID/DD) agency. Some ID/DD agencies serve multiple counties. If you need help locating your local county office, call the ODP Customer Service Hotline at **1-888-565-9435**.

- **Consolidated, Community Living, and P/FDS waivers:** Applicants do not get to choose among the Consolidated, Community Living, and P/FDS waivers. An application is good for all three. When a slot becomes available, the county will decide which waiver to offer the applicant with the disability.
- **Adult Autism waiver:** Adults with an autism diagnosis can apply specifically for the Adult Autism waiver as well as the other waivers, too. Other than AT, there are some differences in services among them.

The application process will involve an assessment to determine if you meet functional eligibility requirements. If you qualify, you will be offered a choice of a supports coordination organization (SCO) who will then complete another assessment called the

Prioritization of Urgency of Need for Services (PUNS). The PUNS is used to determine your category of prioritization for the waiting list. The County Assistance Office will also review your financial eligibility for a waiver.

## What AT Can I Get Through These Four Waivers?

The devices and services that may be available to you under the four waivers administered by the Office of Developmental Programs (ODP) fall into the categories of:

- Assistive Technology
- Electronic Devices and Remote Supports (listed under Assistive Technology within the Consolidated, Community Living, and P/FDS waivers)
- Durable Medical Equipment
- Home Accessibility Adaptations (also called Home Modifications)
- Vehicle Accessibility Adaptations



**Important:** Applicants are not required to be on Medical Assistance at the time of enrollment, although they will need to meet waiver income and asset requirements when a waiver slot is offered. Some counties require people who are applying for these waivers based solely on an autism diagnosis to enroll in Medical Assistance first. This is incorrect. If this has happened to you, please contact the Pennsylvania Health Law Project for assistance at **800-274-3258** or **staff@phlp.org**.

## Assistive Technology (AT)

The ODP waivers include the federal definition of AT in their waiver programs. Specifically, the language says that a waiver participant may be eligible for AT devices and services, including:

- Equipment, or product system, whether acquired commercially, off the shelf, modified, or customized, that is used to increase, maintain, or improve a participant's functioning or increase a participant's ability to exercise choice and control;
- Designing, fitting, customizing, adapting, installing, maintaining, repairing, or replacing the AT;
- Training or technical assistance for the participant, or where appropriate, the participant's family members and others;
- Extended warranties;
- Ancillary supplies, software, and equipment necessary for the proper functioning of assistive technology devices.

## Remote Supports and Electronic Devices

In addition, the Consolidated, Community Living, and Person/Family Directed Supports (P/FDS) waivers include funding for Remote Supports (under the category of Assistive Technology) for participants ages 16 and older during periods of time that direct hands-on services are not required. Remote Supports may be available within the Assistive Technology service under the Adult Autism waiver upon approval by the Centers for Medicare and Medicaid Services.

Remote Supports involve the use of technology for two-way, real-time communication in the participant's home or community that allows someone from an agency who is offsite to monitor and respond to the participant's safety needs.

Remote Supports technology includes:

- Door sensors, window sensors, stove sensors, and water sensors;
- Pressure pads;
- Medication dispensers; and
- GPS tracking watches and panic pendants.

Remote Supports services include:

- Delivery, installation, adjustments, monthly testing, monitoring, maintenance, and repairs of this equipment; and
- Internet service. The Remote Supports provider is responsible for including and paying for the internet service when necessary along with remote supports as part of the Remote Supports service package offered to participants.

Electronic Devices are also included within Assistive Technology to meet a communication or prompting need. Examples include tablets, computers, and electronic communication aids.

## Durable Medical Equipment, Home Accessibility Adaptations, and Vehicle Accessibility Adaptations

All four waivers administered by ODP also include funding for devices and services in the categories of Durable Medical Equipment, Home Accessibility Adaptations, and Vehicle Accessibility Adaptations. The devices and services covered within these categories are very similar to those covered in the CHC and OBRA waivers (see pages 21-22). Refer to each waiver's individual documentation for a complete description of what is covered within each service definition.



Within the Consolidated, Community Living, and P/FDS waivers, smart home technology may be funded as Electronic Devices or as Remote Supports, both within the category of Assistive Technology.

## Cost Limits on AT Devices and Services

Refer to the table on page 19 for a breakdown of lifetime and/or annual cost limits for each waiver and each device/service category.

Special exceptions can be sought for coverage of devices and services that would cause the lifetime cost to exceed the limit. This exception process is started by your supports coordinator by filling out a variance form and submitting that to the county ID/DD agency. A final decision will be made by ODP.

**Note:** Items considered DME (such as wheelchairs) do not count toward the cost limits.

### AT that is Excluded:

- Hearing aids for children under 21 years of age (these can be covered under Medical Assistance – Early Periodic Screening, Diagnosis, and Treatment);
- Air conditioning or heating systems or units;
- Water or air purifiers, vaporizers, dehumidifiers, and humidifiers;
- Recreational or exercise equipment; and
- Swimming pools, hot tubs, whirlpools and whirlpool equipment, and health club memberships.

## Obtaining AT through These Four Waivers

### Individual Support Plan (ISP)

When you are enrolled in a waiver, your supports coordinator will review and revise, as needed, your individual support plan (ISP) and the goals

(also called outcomes) with you and/or your legal representative. The ISP will include the supports, such as AT, that are needed to accomplish those outcomes. The county ID/DD agency must approve this plan.

If the need for AT arises after you have an approved ISP, a request for the AT may be made by the supports coordinator by creating a “critical revision” to the ISP. The supports coordinator must submit the revision to the county ID/DD agency for review.

If the AT requested will exceed the lifetime limits, a variance must be submitted by the supports coordinator. The county’s ID/DD agency will review and then forward the variance request to the Office of Developmental Programs (ODP) with its recommendation. ODP will make the final decision.

### The Need for an Independent Evaluation

In addition to including AT in the ISP, any AT device or service that costs \$750 or more (\$500 or more for the Adult Autism waiver) must be recommended by an independent evaluator. The evaluator will assess your AT needs and include a functional evaluation of the impact that appropriate assistive technology devices and services will have on you.

Evaluations for Remote Supports are to be done by the provider of the technology, an Assistive Technology Professional, or an Enabling Technology Integration Specialist with a SHIFT certification.

## Another Source of Funds: County Base Funds

Counties (ID/DD agencies) are also given an annual allocation of funding, having nothing to do with waiver funds, from the state which they can use towards services and supports for people with an intellectual disability. This money is often used to provide supports for people who are on the waiting list for an ODP waiver – these supports may include AT. You can request base funds through your supports coordinator. Counties are not required to use base funds for persons with autism who do not have a co-occurring intellectual disability.

## What Should You Do if Your Request is Denied?

**Note:** This information pertains to the Community HealthChoices, OBRA, Consolidated, Community Living, P/FDS and Adult Autism waivers. The following information is borrowed and adapted from Pennsylvania Health Law Project. Please visit [phlp.org](http://phlp.org) to learn more.

As a waiver applicant or participant, you have the right to appeal if any of the following happens:

- Your waiver application is denied;
- Your waiver is ending;
- Your request for a specific type or amount of waiver service is denied;
- Your current waiver services are being reduced or changed;
- You are not given a choice of service providers or you are denied the provider you choose;
- You are not given the choice between receiving your long term care services in a facility (for example, a nursing home) or getting the services in your home or community; or
- You experience an unreasonable delay by the State or the agency that manages the waiver locally in getting your waiver service plan approved, having your waiver services start, or responding to your request for a change to your waiver service plan.

In many of the situations listed above, you will receive a notice of a decision by your CHC Managed Care Organization, state, or local waiver agency. This notice should tell you that you have a right to appeal the decision and give you instructions for how to file an appeal. Generally, you have 30 days from the date of the notice to file an appeal. **If you have been receiving waiver services that are ending or that are being reduced or changed, you must appeal within 10 days of the date on the notice in order to keep receiving your waiver benefit and/or services going during the appeal process!**

Appeal requests must be made in writing. Usually, you request an appeal by completing a section of the notice of decision from the MCO, state, or local waiver agency; but, you could also write a letter requesting an appeal. There is a specific appeal form for waivers administered by county Intellectual Disability/Developmental Disability (ID/DD) offices (DP 458). If possible, you should mail your appeal request via certified mail, return receipt requested, or some other way that gives you proof of when the appeal request was mailed.

In some cases, you may not receive a written notice of a decision with instructions on how to file an appeal (such as in the situation where there is an unreasonable delay by the local waiver agency in starting your services). In these situations, please contact PHLP's Helpline at **800-274-3258** for advice.

### How to Appeal a Denial in the OBRA, Consolidated, Community Living, P/FDS, and Adult Autism Waivers

All appeals regarding these waivers are heard through the Department of Human Services (formerly the Department of Public Welfare) Fair Hearing process. After you file your appeal, you will be contacted by the Bureau of Hearings & Appeals (BHA) and scheduled for a Fair Hearing either in-person or by telephone, depending on what you requested when you filed your appeal. BHA has 90 days from the date you requested an appeal to hold a hearing and make their decision, so a hearing may not be scheduled right away.

Once a hearing is scheduled, you will be mailed a notice telling you of the date and time of the hearing. **You need to respond to the notice to let BHA know if you are available on that day or not and if you still want to have a telephone or in-person hearing.** You can change how the appeal is done, so if you first requested a telephone hearing and you later decide you want to change it to an in-person hearing (or vice versa), you can note the change when responding to the notice of hearing date and time.

## Pre-Hearing Conference

You have a right to a pre-hearing conference with the agency who made the decision that you are appealing. This is a way for you and that agency to try to resolve the issue being appealed before going to the Fair Hearing. It also helps you to get better information on why your services are being cut or your request was denied which enables you to better prepare for the hearing even if you can't resolve the issue at the pre-hearing conference. You can ask for a pre-hearing conference at any time before the hearing. If the issue is not resolved at the pre-hearing conference, then you go forward with Fair Hearing process. You do not have to request a pre-hearing conference before having the Fair Hearing, but sometimes it's a good idea to see if the situation can be resolved more quickly and a Fair Hearing can be avoided.

## Fair Hearing Process

At the Fair Hearing, an Administrative Law Judge (ALJ) will review the case and will issue a decision about whether to uphold or to overturn the decision being appealed. The ALJ usually does not make a decision at the Fair Hearing. Instead, you will receive the hearing decision by mail in the weeks following the hearing. The ALJ has 90 days from the date your appeal was received to make a decision in most cases.

The Fair Hearing is recorded. The ALJ listens to both sides and can ask questions of both sides. You can represent yourself or have a representative (such as an attorney, family member, friend, or other advocate) at the hearing with you. You can have witnesses (such as your doctor) attend in person or by phone to testify in support of your case. You will be asked to present the reasons why you disagree with the decision and you should present documents or other information to the ALJ that support your case.

If the ALJ upholds the original decision, you have 15 days to appeal further by filling out a form (called the Application/Petition for Reconsideration) that will be included in the ALJ's decision letter. If you are unsuccessful at that level, you can further appeal to the Commonwealth Court.

## How to Appeal a Denial in the Community HealthChoices (CHC) Waiver

If your Community HealthChoices managed care plan denies your request for a waiver service, such as personal care assistance, assistive technology, home, or vehicle modifications, you have the right to appeal.

You can also appeal if your plan stops or reduces a service you have been getting. You can also appeal a denial if the plan determines that the service was not "medically necessary."

### Here is how to appeal:

#### Step 1 » Ask for a Grievance

A grievance is a review of the service denial by a panel of three people, including a doctor employed by the CHC plan. You have the right to take part in the grievance review, either in person or by phone. You also have the right to have your doctor or others take part on your behalf. If the reason for denial was that the service is not medically necessary, ask your doctor to take part, or to write a letter that explains why the service is in fact medically necessary for you.

You should also ask the person(s) most familiar with the service being appealed (e.g., your nurse, home care agency, physical/occupational therapist, etc.) to participate in the hearing on your behalf. The panel must give you a decision within 30 days from when you ask for the grievance unless you request that the grievance meeting be postponed (called a continuance).

Ask for a grievance by calling your CHC plan or by completing the form that came with your denial letter. You have 60 days from the date on the letter to file a grievance.

#### » Can I get a decision in less than thirty days?

Yes. If your health could be harmed by waiting 30 days for a decision, ask your CHC plan for a faster review. This is called an "expedited" grievance. Give the plan a letter from your doctor that says you need a faster review. For an "expedited" grievance, the panel must give you a decision within 72 hours of your request.

### » Can I continue getting benefits?

Yes. Ask for your grievance within 10 days of the date on the denial letter. Services you are already getting will continue during the process. This rule only applies if your plan has denied a request for services to continue, not a request for new services.

#### Step 2a » Ask for a Fair Hearing

If you do not agree with the grievance decision, you have the right to a Fair Hearing. See information above.

To ask for a Fair Hearing, complete and mail the form that came with your grievance decision. Include the grievance decision with your form. Use certified mail. You have **120 days** from the date on the grievance decision to ask for a Fair Hearing.

### » Can I get a decision in less than ninety days?

Yes. If your health could be harmed by waiting up to 90 days for a hearing decision, give the judge a letter from your doctor that says you need a faster review. In an “expedited” Fair Hearing, the judge will hold the hearing and give you a decision within three business days of your request.

### » Can I continue getting benefits?

Yes. Ask for a Fair Hearing within 10 days of the date on the grievance decision. Services you are already getting will continue until you get a hearing decision.

#### Step 2b » Also Ask for an External Review

If the grievance panel upholds the denial, you **also** have the right to ask for an external medical review. An external review is a review of the record by a doctor chosen by the PA Department of Health. The external reviewer must give you a decision within 60 days of your request.

Call your plan to ask for an external review. You have **15 days** from the date on the grievance decision to ask for an external review. Ask within **10 days** if you want benefits to continue during the external review process.

You can ask for an external review and a Fair Hearing at the same time. If either appeal is decided in your favor, the CHC plan must approve the service.



## Get Legal Help

Requesting an appeal and going to a Fair Hearing can seem like an intimidating process to many people, but it may be worth it to get a good result and have the initial decision changed. For free legal help, call the Pennsylvania Health Law Project at **800-274-3258**. The Department of Human Services (DHS) also recommends calling your local legal services office at **877-429-5994**.

## CHAPTER 5

# Funding Resources for Assistive Technology

The following are funding resources for assistive technology. This is meant to be a starting point, not an exhaustive list. This listing is accurate at the time of publication of this Guide; however, programs and contact information may change. Please check with each organization to learn more about their particular program and criteria to apply for funding.

## Public Funding Resources

There are public funding resources for AT that may be available for children who are receiving Early Intervention services, students, veterans, and people who are looking for employment.

### Pennsylvania's Office of Vocational Rehabilitation (OVR)

OVR is a state agency that can help individuals with disabilities get or keep a job. OVR staff are committed to helping people find and develop meaningful careers. Once enrolled as an OVR customer, an Individualized Plan for Employment will be developed with you. Your plan may include obtaining assistive technology devices if they are necessary for you to be successfully employed. If you're not already enrolled with OVR, your first step should be to call your local OVR office and complete an application for services. Once your application for services is

submitted, an OVR counselor will be assigned to meet with you and you will have an opportunity to discuss your job interests and employment goals.

Locate the OVR office nearest to you by going to: [dli.pa.gov/Individuals/Disability-Services/ovr/Pages/OVR-Office-Directory.aspx](https://dli.pa.gov/Individuals/Disability-Services/ovr/Pages/OVR-Office-Directory.aspx).

### To Learn More...

For more information about how you can obtain AT through public funding resources including Early Intervention and school, Disability Rights Pennsylvania (DRP) has written a series of articles about accessing public resources for AT. These articles will be updated from time to time. DRP is a non-profit organization that protects and advocates for rights of people with disabilities. If you have any questions, please contact DRP at **800-692-7443**.

Visit this resource list here: [disabilityrightspa.org/resources/#assistive-technology](https://disabilityrightspa.org/resources/#assistive-technology).



## AT at Work

LaTrice combined two funding resources to pay for her modified van: the Office of Vocational Rehabilitation (OVR) paid for the modifications and a PATF low-interest loan financed the chassis (body of the vehicle). She uses her van to drive to her office where she sees patients as a mental health professional, to go to medical appointments, and to visit friends. For more information about OVR funding for AT related to employment, visit: [dli.pa.gov/Individuals/Disability-Services/ovr/Pages/default.aspx](https://dli.pa.gov/Individuals/Disability-Services/ovr/Pages/default.aspx).



## Private Funding Resources

### Achieva Family Trust

Provides supplemental supports and services to children and adults with intellectual, physical, and behavioral disabilities who have no other resources to obtain the needed product or service. Categories of funding include assistive technology, camp/recreation, medical, products or supplies, disability-related modifications, and caregiving. Applications are reviewed quarterly.

- **Who:** Children and adults with disabilities.
- **Where:** Pennsylvania
- **Financial Eligibility:** Applicants must have no other resources to obtain the needed product or service.
- **Contact:**
  - » 888-272-7229
  - » [residual@achieva.info](mailto:residual@achieva.info)
  - » [achievafamilytrust.org/charitable-residual-account](http://achievafamilytrust.org/charitable-residual-account)

### Alexander Graham Bell (AG Bell) Association for the Deaf and Hard of Hearing

**Financial Assistance for Hearing Technology** provides financial assistance for the evaluation and purchase of hearing aids for children. Awards average \$1,500 annually, but range higher or lower.

**AG Bell Preschool-Age Financial Aid Program** is for families of preschool-age children who are learning Listening and Spoken Language. Awards help families with many expenses including auditory support services, speech-language therapy, preschool tuition, etc. including hearing technology.



**Important:** If you are aware of a resource that should be included on this list, please contact us at [patf@patf.us](mailto:patf@patf.us) or 888-744-1938.

**Parent & Infant Financial Aid Program** is for families of infants and toddlers under the age of 4 who are pursuing a spoken language outcome for their child. This program can assist with the cost of hearing technology and related services.

- **Who:** People with pre-lingual bilateral hearing loss in the moderately-severe to profound range and who use listening and spoken language.
- **Where:** National
- **Financial Eligibility:** Income or asset limits may apply.
- **Contact:**
  - » 202-337-5220
  - » [financialaid@agbell.org](mailto:financialaid@agbell.org)
  - » [agbell.org/Connect](http://agbell.org/Connect)

### Alyssa V. Phillips Foundation

Provides financial support to people with cerebral palsy so that they can receive ongoing and necessary therapy treatments or medical equipment to increase independence where such benefits are not covered by medical insurance. For vehicle modifications, vehicles must have under 100,000 miles and be less than 7 years old. Financial support is limited to \$5,000/person per year and \$10,000 in a lifetime. Every case is evaluated on a case-by-case basis and the Board does have discretion to approve a hardship case.

- **Who:** Individuals with cerebral palsy who have pursued other funding options first and provide a letter of recommendation from a healthcare provider.
- **Where:** National
- **Financial eligibility:** Applicants must provide documentation of insurance denial. For requests over \$1,000, a portion of the cost must be self-funded. For requests over \$3,000, a portion of the cost must be funded by another source.
- **Contact:**
  - » [info@alyssavphillipsfoundation.com](mailto:info@alyssavphillipsfoundation.com)
  - » [alyssavphillipsfoundation.com](http://alyssavphillipsfoundation.com)

### AMBUCS Amtryke Therapeutic Tricycle Program

Offers scholarships to cover the cost of Amtryke foot trykes, hand trykes, and hand and foot trykes in a wide range of sizes. Nearly every rider can be successful, no matter their diagnosis, through Amtryke's full line of highly adjustable trykes and myriad of adaptive accessories. Use the website to find your local chapter to request help. If there is not a chapter local to you, you can request to be added to the wait list with the national organization.

- **Who:** Children, adults, and veterans with a range of disabilities, including physical and developmental disabilities, with therapist paperwork.
- **Where:** National organization, with local chapters.
- **Financial Eligibility:** Income limit applies
- **Contact:**
  - » 800-838-1845
  - » [ambucs@ambucs.org](mailto:ambucs@ambucs.org)
  - » [ambucs.org](http://ambucs.org)

### Andrew's Gift

Provides iPads (and training), safety gates, window bars, and sensory equipment (including weighted vests and blankets) for individuals with autism spectrum disorders. Visit the foundation's website for a more complete listing of what will and will not be funded. All grant payments are made directly to the provider or vendor. In order to serve as many people as possible, individuals are limited to one grant per calendar year.

- **Who:** All ages
- **Where:** Dauphin, Cumberland, Perry, Lebanon, and Lancaster Counties, PA
- **Financial Eligibility:** Contact for more information
- **Contact:**
  - » (717) 814-3300
  - » [andrewsgift26@gmail.com](mailto:andrewsgift26@gmail.com)
  - » [andrewsgift26.com](http://andrewsgift26.com)

### Apraxia Kids

Provides qualified children who have a diagnosis of apraxia of speech with speech tablets and protective cases to use as a communication tool, to assist with speech practice, and/or for educational support.

- **Who:** Eligible children must be between 2 1/2 and 18 years of age and have an evaluation showing a diagnosis of childhood apraxia of speech.
- **Where:** U.S. and Canada
- **Financial Eligibility:** Income limit applies; the child's family must be able to show a financial need.
- **Contact:**
  - » 412-785-7072 (questions about the application must be sent in via email)
  - » [spechtablets@apraxia-kids.org](mailto:spechtablets@apraxia-kids.org)
  - » [apraxia-kids.org/speech-tablets-for-apraxia](http://apraxia-kids.org/speech-tablets-for-apraxia)

### Assistive Technology Fund (ATF) operated by The Association of Blind Citizens

Provides funds to cover 50% of the retail price of adaptive devices and software for people who are blind or low vision. Products must retail for a minimum of \$200 and a maximum of \$6,000. Individuals are allowed one request for funding per calendar year.

- **Who:** Applicant must be legally blind and a resident of the United States.
- **Where:** National
- **Financial Eligibility:** Income limits may apply.
- **Contact:**
  - » 781-961-1023
  - » [atf@blindcitizens.org](mailto:atf@blindcitizens.org)
  - » [blindcitizens.org/assistive\\_tech.htm](http://blindcitizens.org/assistive_tech.htm)

### **Breathe Pennsylvania's Patient Assistance Program**

Provides patients with assistance with the copay and/or maintenance costs for pulmonary rehabilitation (up to 3 months); respiratory medications (up to 2 months and/or \$300); nebulizers (if not covered by a patient's insurance); a single room window air conditioning unit (patients must be referred by a physician or program that can verify their diagnosis); spacers and peak flow meters; and CPAP supplies. This program can help individuals who have a respiratory condition and live in select counties in Pennsylvania (see below).

- **Who:** Individuals of all ages who have a respiratory diagnosis confirmed by a healthcare worker who has agreed to work with Breathe Pennsylvania.
- **Where:** Residents of Pennsylvania counties: Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland Counties.
- **Financial Eligibility:** Income limit applies.
- **Contact:**
  - » 724-772-1750
  - » [info@breathepa.org](mailto:info@breathepa.org)
  - » [breathepa.org/patient-assistance](http://breathepa.org/patient-assistance)

### **Bryon Riesch Paralysis Foundation**

Provides grants (generally up to \$10,000) for individuals with a spinal cord injury to pay for items such as van modifications, wheelchairs, and ramps. Requests are reviewed quarterly.

- **Who:** Individuals diagnosed with a neurological disorder with preference going to spinal cord injury. Must be a U.S. resident.
- **Where:** National, preference given to Wisconsin residents.
- **Financial Eligibility:** Applicants must demonstrate financial need.
- **Contact:**
  - » 262-547-2083
  - » [info@brpf.org](mailto:info@brpf.org)
  - » [brpf.org](http://brpf.org)

### **CaptionCall**

Provides captioned landline telephones and captioning smartphone apps at no-cost to anyone with hearing loss that necessitates the use of captioned telephone service. CaptionCall also provides hands-on training on the use of the phone and ongoing customer support at no-cost.

- **Who:** People with hearing loss who need captions to effectively use the phone.
- **Where:** National
- **Financial Eligibility:** None.
- **Contact:**
  - » 877-557-2227
  - » [support@captioncall.com](mailto:support@captioncall.com)
  - » [captioncall.com](http://captioncall.com)

### **Cerner Charitable Foundation Medical Grants**

Provides funding for children whose families cannot afford medical care, equipment, vehicle modifications, or travel related to care. One request is permitted per year per child, for a maximum of three times in a child's lifetime. Expenses covered include treatment (clinical procedures, medicine, therapy, prosthesis, etc.), equipment (wheelchairs, assistive technology, care devices, hearing aids, etc.), travel (lodging if a charitable house is unavailable, gas, parking, and transportation related to a child's care), and vehicle modifications (lifts, ramps, and transfer boards). Cerner does not cover home modification projects or the purchase of wheelchair-accessible vans.

- **Who:** Children 18 years of age and younger (a person age 19-21 may be considered under some circumstances) who are under the care of a pediatrician and have a specific health care need.
- **Where:** International
- **Financial Eligibility:** Income limits apply and there must be no existing insurance coverage for the requested expenses.
- **Contact:**
  - » 816-201-1569
  - » [casegrants@cerner.com](mailto:casegrants@cerner.com)
  - » [cernercharitablefoundation.org](http://cernercharitablefoundation.org)

### Children’s Hemiplegia and Stroke Association (CHASA) Orthotic Grant program

Provides financial assistance to families who have a child with a medical need for a foot or hand brace that is not covered or not fully covered by their health benefit plans. CHASA aims to fill the gap between the cost of the brace and what your health plan will pay.

- **Who:** Children 17 years old and younger with a diagnosis of hemiplegia or hemiparesis with initial onset before 3 years of age.
- **Where:** National
- **Financial Eligibility:** Income limit applies.
- **Contact:**
  - » [chasa.org/we-can-help/orthotic-grants](https://chasa.org/we-can-help/orthotic-grants)

### Chive Charities

Provides one-time grants for therapy equipment and sessions not covered by insurance, home and vehicle modifications, mobility items, developmental and learning devices, and other medical needs as recommended by a medical professional.

- **Who:** Individuals with rare medical conditions, and veterans and first responders with medically-related needs.
- **Where:** National
- **Financial Eligibility:** Applicants who have raised \$20,000 or received items that value \$20,000 or more may not be eligible for a grant. Other financial limits may apply.
- **Contact:**
  - » **424-888-3226**
  - » [support@chivecharities.org](mailto:support@chivecharities.org)
  - » [chivecharities.org/recipient](https://chivecharities.org/recipient)

### Computers for the Blind (CFTB)

Provides low-cost desktop and laptop computers to persons who are blind or have low vision. All computers come with Windows 10 Pro Operating System, a variety of applications including Microsoft Office Home and Student 2019 and web browsers, and a Home Use license of JAWS screen reader or ZoomText Magnifier for one year.

- **Who:** People who are blind or who have low vision.
- **Where:** National
- **Financial Eligibility:** Grants available to provide discounts (SSI, SSDI, VA, Students).
- **Contact:**
  - » **214-340-6328**
  - » [info@computersfortheblind.org](mailto:info@computersfortheblind.org)
  - » [computersfortheblind.org](https://computersfortheblind.org)

### Chester County Home Modification Program (CCHMP)

Provides assistance to low-moderate-income residents of Chester County with permanent disabilities in making their current residences more accessible. The CCHMP provides grants for a wide range of adaptive modifications which include ramps, lifts, door and hallway widening, kitchen and bathroom modifications, visual doorbells, audio phones, and visual phone signalers.

- **Who:** Individuals of all ages with a permanent disability, verified by a physician’s statement, that limits access to and use of the dwelling. The beneficiary must be a homeowner, leaseholder, or family member residing in Chester County.
- **Where:** Chester County, PA
- **Financial Eligibility:** Income limit applies.
- **Contact:**
  - » **610-518-1522**
  - » [hpcc.info@verizon.net](mailto:hpcc.info@verizon.net)
  - » [housingpartnershipcc.com/home-modification-program.html](https://housingpartnershipcc.com/home-modification-program.html)

## Danny Did Foundation

Provides grants for seizure detection and seizure prediction devices, as well as other technologies, that are designed to enable intervention by a caregiver. Intervention is believed to reduce the risks that accompany epilepsy. One resource per family. Grants come in the form of either a Reimbursement Grant (the grantee provides a receipt from a device already purchased to the Foundation for reimbursement) or a Hardship Grant (the grantee receives funds from the Foundation to purchase a device, then provides a receipt to the Foundation within 14 days following the purchase).

- **Who:** Individuals with epilepsy.
- **Where:** National
- **Financial Eligibility:** Income limit may apply.
- **Contact:**
  - » 800-278-6101
  - » [info@dannydid.org](mailto:info@dannydid.org)
  - » [dannydid.org/epilepsy-sudep/devices-technology](http://dannydid.org/epilepsy-sudep/devices-technology)

## Disability Options Network (DON) – Housing Preservation Program

Provides USDA matching grant funding (up to \$3,000) for home modifications, repairs, and renovations. This program is available to low-income residents who live in eligible rural areas (visit the website for details). Either the homeowner or another member of the household must have a disability, and the grant funds should be used as a last resort.

- **Who:** Low-income homeowners who have a disability or have a household member with a disability.

- **Where:** Rural areas of Armstrong, Beaver, Butler, Lawrence, Mercer, and Westmoreland Counties, PA.
- **Financial Eligibility:** All other funding resources must have been exhausted and household income must meet the very low-income or low-income guidelines.
- **Contact:**
  - » 724-652-5144
  - » [info@doninc.org](mailto:info@doninc.org)
  - » [doninc.org/hpp](http://doninc.org/hpp)

## Donated Dental Services (DDS)

Provides comprehensive dental treatment (not including emergency services) to people who lack adequate income to pay for dental care and either have a permanent disability, are 65 years or older, or qualify as medically fragile.

- **Who:** People who have a permanent disability, are 65 years or older, or qualify as medically fragile.
- **Where:** Pennsylvania
- **Financial Eligibility:** Applicants must lack adequate income to pay for dental care.

### ● **Contact:**

*Philadelphia and surrounding counties:*

- » 724-568-4343
- » [mthomas@DentalLifeline.org](mailto:mthomas@DentalLifeline.org)

*Rest of Pennsylvania:*

- » 717-776-3262
- » [tshumaker@DentalLifeline.org](mailto:tshumaker@DentalLifeline.org)
- » [dentallifeline.org/pennsylvania](http://dentallifeline.org/pennsylvania)

## Duchenne Family Assistance Program, of Little Hercules Foundation and Team Joseph

Offers families financial assistance with expenses related to the care of a child or young adult with Duchenne muscular dystrophy and provides help and expertise to families who need access to recommended treatments and equipment, clinical care, and social services. The purpose of the Duchenne Family Assistance Program is to remove barriers preventing you from getting what you need to live your best quality of life. Little Hercules Foundation helps patients and caregivers who have been denied access to treatments, clinical care, equipment, and social services. Team Joseph takes the lead on assistance that includes, but is not limited to, purchasing equipment (scooters, manual wheelchairs, shower chairs, etc.), accessible ramps, transportation to clinic visits, vehicle modifications, and home modifications.

- **Who:** Individuals with a confirmed diagnosis of Duchenne muscular dystrophy.
- **Where:** National
- **Financial Eligibility:** No financial eligibility requirement.
- **Contact:**
  - » 833-428-3301
  - » [info@duchennefap.org](mailto:info@duchennefap.org)
  - » [duchennefap.org](http://duchennefap.org)

## Fred's Footsteps

Provides interim funds for otherwise financially stable families to help them handle a financial need related to their child's illness, disability, or traumatic injury. Financial assistance carries a maximum value of \$10,000 over the course of one year, with an average dollar amount varying depending on the request. Assistance can cover such expenses as home modifications, medical equipment, lost wages due to a parent leaving work to provide care for a child, transportation costs incurred traveling to medical facilities, and household bills put on hold due to medical expenses.

All applications must be submitted by a hospital social worker unless otherwise approved in advance.

- **Who:** Children under the age of 18 with a serious illness, injury, or disability.
- **Where:** Families must live in one of the following counties: Berks, Bucks, Chester, Delaware, Lancaster, Lehigh, Montgomery, Northampton, or Philadelphia Counties in Pennsylvania; Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, or Salem Counties in New Jersey; or New Castle County in Delaware.
- **Financial Eligibility:** There must be a demonstrated relationship between child's illness and family's financial need.
- **Contact:**
  - Please contact your child's hospital social worker to determine eligibility.*
  - » [info@fredsfootsteps.org](mailto:info@fredsfootsteps.org)
  - » [fredsfootsteps.org](http://fredsfootsteps.org)

## Giving Angels Foundation

Provides financial assistance for essential therapies, life-changing equipment, essential family bills, and specialized camps. There is a \$500 maximum one-time grant allowance per family. Requests are reviewed monthly.

- **Who:** Children with a physical disability age 21 or younger from families who have lower incomes.
- **Where:** National
- **Financial Eligibility:** Income limits apply.
- **Contact:**
  - » 267-332-1320
  - » [grants@givingangelsfoundation.org](mailto:grants@givingangelsfoundation.org)
  - » [givingangelsfoundation.org](http://givingangelsfoundation.org)

### **Gwendolyn Strong Foundation's SMA (Spinal Muscular Atrophy) Community Grants**

Makes financial grant contributions toward uncovered, tangible expenses associated with the challenges of spinal muscular atrophy (SMA). SMA Community Grants will only cover a portion of the total cost, must be for something tangible that is typically not covered by insurance and/or other resources, and applicants must be actively fundraising to cover the rest. Grants range from \$250 to \$2,500 and can help with such expenses as wheelchair repairs or modifications, home modifications, accessible vehicles, standers/specialized wheelchairs, medical equipment, and other assistive technology. Grants are considered and selected on a rolling basis. Because expenses are so great, applicants are asked to concurrently raise money for themselves through local community fundraisers.

- **Who:** Individuals who have been diagnosed with SMA.
- **Where:** International
- **Financial Eligibility:** No income limit. The applicant, or others on their behalf, MUST be actively fundraising for the purpose of the grant. Grants must be for tangible items that are typically not covered by insurance and/or other resources (federal, state, local, etc.).
- **Contact:**
  - » **805-203-0334**
  - » **CommunityGrants@theGSF.org**
  - » **nevergiveup.org/our-story** (scroll to What We Do and select Family Support)

### **Habitat for Humanity**

Some Habitat for Humanity locations have a Home Repair Program which provides grants or low-interest loans for repairs and home modifications related to accessibility. And, many Habitats participate in Housing Plus, a comprehensive aging in place strategy. For example, Habitat of Bucks County has a Home Repair Program that can help with zero-interest loans for modifications, and homeowners pay part of the cost of materials depending on their income. Learn more at: **habitatbucks.org/home-repair-program**.

Prospective homebuyers must be willing to partner with Habitat and put in "sweat equity," which means helping to build their own home and the homes of others, volunteering at a Habitat ReStore, and/or participating in classes in personal finances, home maintenance, and/or other relevant topics.

- **Who:** Prospective homeowners must demonstrate a need for safe, affordable, accessible housing. Need will vary from community to community.
- **Where:** National
- **Financial Eligibility:** Homeowners must be able and willing to pay an affordable mortgage.
- **Contact:**
  - » **800-422-4828**
  - » **habitat.org/volunteer/near-you/find-your-local-habitat**

### **Hearing Charities of America's Hearing Aid Project**

Provides refurbished hearing aids and the related service (evaluation, fitting, and follow-up) at no charge to individuals who have low income. Services are provided by a network of trusted audiologists and clinics. Based on your hearing evaluation, the most appropriate hearing aids will be chosen from the Project's National Hearing Aid Bank and refurbished in the Project's lab. Then they will be sent to your audiologist for fitting and follow-up. All hearing aids come with a one-year warranty which begins when the hearing aids arrive at your audiologist's office.

- **Who:** People who are deaf or hard of hearing.
- **Where:** National
- **Financial Eligibility:** Income limit applies; people who are interested are also asked to check local funding resources first before applying.
- **Contact:**
  - » **816-895-2410**
  - » **info@hearingcharities.org**
  - » **hearingaiddonations.org**



## AT at School

Even though Maci may have been able to get her iPad through her school, Maci's mother was anxious about the time that process would take. In the end, she chose to get a PATF loan to purchase the device herself. The Mini-Loan has no fees, a 0% interest rate and was obtained quickly. While Maci and her mother have their own ways of communicating without the iPad, her new device makes communication easier with teachers, therapists and her friends—and Maci loves it!

### Hearing the Call

Helps people with hearing loss connect with family, education, and opportunities by providing hearing equipment. For example, Hearing the Call Delaware Valley is available to children and adults in Pennsylvania who have been diagnosed with a hearing loss.

- **Who:** Individuals diagnosed with hearing loss in one or both ears.
- **Where:** Limited counties in Pennsylvania, and select states nationally. Check the website below to find out if there is a local office near you.
- **Financial Eligibility:** Income limits may apply and applicants may be required to pay a fee per device as well as complete a certain number of volunteer hours.
- **Contact:**
  - » **260-494-0231**
  - » **hearingthecall.org/local**

### Hebrew Free Loan Association of Pittsburgh

Offers no interest (0%) loans with no fees for a variety of needs and requests, including (but not limited to) medical and dental expenses, family emergencies, and home improvements or renovations. Loan amounts vary depending

on the need and purpose, and a quote or estimate may be required. Loan payback terms typically range between two and three years.

**Note:** Loan program can not cover utilities, rent or mortgage payments, car payments, or paying off an existing loan.

### Coronavirus Financial Bridge Loan Program

specifically helps people whose income has been affected by COVID-19 and can cover COVID-19 related medical costs.

- **Who:** Loans are provided on a non-sectarian basis.
- **Where:** Residents of Pennsylvania counties: Allegheny, Westmoreland, Washington, Butler, Beaver, and Armstrong.
- **Financial Eligibility:** Applicants must have a source of income and (often, but not always) must have a co-signer. (Note: Coronavirus Financial Bridge Loan Program has separate financial requirements, please check the website.)
- **Contact:**
  - » **412-422-8868**
  - » **info@hflapgh.org**
  - » **hflapgh.org**



### Hebrew Free Loan Society of Greater Philadelphia

Provides no-interest, no-fee personal loans to members of the Jewish community for amounts up to \$7,500 for a variety of purposes, including the purchase of assistive technology.

- **Who:** Members of the Philadelphia-area Jewish community.
- **Where:** Philadelphia, Bucks, Chester, Delaware, and Montgomery Counties in Pennsylvania and Burlington, Camden, Gloucester, and Mercer Counties in New Jersey.
- **Financial Eligibility:** A credit-worthy co-signer is required for all loans.
- **Contact:**
  - » 267-709-9652
  - » [info@hflphilly.org](mailto:info@hflphilly.org)
  - » [hflphilly.org](http://hflphilly.org)

### Help America Hear

Offers one or two new, standard, behind-the-ear hearing aids to eligible people with hearing loss. Hearing aids are provided at no cost, but application submissions require a sliding-scale application fee (determined by an applicant's income and assets). If request is denied, application fee is almost fully reimbursed. Individuals may reapply once every five years.

- **Who:** All ages; children and adults who have hearing loss.
- **Where:** National. Lists of participating hearing aid providers by state is available online.
- **Financial Eligibility:** Income and asset limits apply. Required application fee depends on applicant's income and assets. Should be considered a funding resource of last resort. All applicants must exhaust all other financial resources including but not limited to, available credit, family support, money market accounts, mutual funds, 401(k) plans, trust funds, annuities, and savings/checking and State sponsored programs.
- **Contact:**
  - » 888-580-8886
  - » [info@helpamericahear.org](mailto:info@helpamericahear.org)
  - » [helpamericahear.org](http://helpamericahear.org)

### The Hearing Improvement Kids Endowment (HIKE) Fund

Awards grants for many types of hearing devices for children from newborn to age 20 with hearing loss whose parents/guardians are not financially able to meet this need. Hearing devices include, but are not limited to, hearing aids, FM systems, closed caption converters, tactile units, alerting systems, and specialized sports equipment to aid children with hearing loss. It can take up to four months to process applications. The ability to award grants is subject to the availability of funding.

- **Who:** Children up to 20 years old with hearing loss and who have a prescription from an audiologist or physician, a recent audiogram, and itemized cost from the supplier.
- **Where:** National
- **Financial Eligibility:** Income limit applies.
- **Contact:**
  - » 712-325-0812
  - » [cbclaud@aol.com](mailto:cbclaud@aol.com)
  - » [thehikefund.org/application-information](http://thehikefund.org/application-information)

### IM ABLE Foundation

Awards grants to individuals with physical, cognitive, and/or behavioral disabilities, providing adaptive sports gear and group fitness programs. Their purpose is to help children and adults to be more active, enjoy the benefits of physical fitness, and spend more time in the great outdoors.

- **Who:** People with physical, cognitive, and/or behavioral disabilities.
- **Where:** Pennsylvania, New Jersey, Maryland, Delaware, Washington DC, and New York.
- **Financial Eligibility:** Applicants must demonstrate financial need and/or hardship.
- **Contact:**
  - » 1-877-595-3505
  - » [info@imablefoundation.org](mailto:info@imablefoundation.org)
  - » [imablefoundation.org/grant-application](http://imablefoundation.org/grant-application)

### Kelly Anne Dolan Memorial Fund

Provides financial assistance with expenses not covered by insurance, such as utility and phone bills; mortgage/rent; car payments; transportation cost; assistive technology and other disability needs; air conditioners for children with severe pulmonary, cardiac, skin, liver and kidney diseases; medically necessary dietary supplements; special foods and formulas; co-pays; childcare; and funeral expenses. Assistance is paid directly to vendors or creditors. The Nancy and David Ward Adaptive Assistance Program focuses specifically on assistive technology like hearing aids, wheelchair adaptations, computers, toys, and home modifications. Funding is generally no more than \$500 and goes directly to the creditor or service provider.

- **Who:** Families caring for children with serious, chronic, or critical illnesses, disabilities, or conditions currently requiring medical attention. Child must be a resident of, or receiving treatment in, PA, NJ, or DE. Families should be referred by their social worker, case manager, or other healthcare professional within a hospital, medical facility, social service agency, or treatment center.
- **Where:** Pennsylvania, New Jersey, Delaware.
- **Financial Eligibility:** Provides financial assistance with expenses not covered by insurance. Family must be experiencing financial challenges as a direct result of expenses related to the child's illness, injury, or disability.
- **Contact:**
  - » 215-643-0763
  - » [dolanfund.org](http://dolanfund.org)

### Kelly Brush Foundation's Active Fund

Provides grants for individuals who have a spinal cord injury to purchase adaptive sports equipment. Examples include handcycles, mono-skis, sport chairs, racing chairs, hockey sleds, and more. There are two grant cycles—one in the spring and one in the fall.

- **Who:** Individuals who have paralysis caused by a spinal cord injury who reside in the U.S.
- **Where:** National
- **Financial Eligibility:** None.
- **Contact:**
  - » 802-846-5298
  - » [info@kellybrushfoundation.org](mailto:info@kellybrushfoundation.org)
  - » [kellybrushfoundation.org/theactivefund](http://kellybrushfoundation.org/theactivefund)

### Limbs for Life Foundation

Provides a financial bridge between amputees and the quality prosthetic care they need to restore their lives. A global nonprofit organization dedicated to providing fully-functional prosthetic care for individuals who cannot otherwise afford it and raising awareness of the challenges facing amputees.

- **Who:** Lower limb amputee who has no other means to pay for prosthetic care including Medicaid, Medicare, insurance coverage, or state assistance (LFL does not assist with co-pays or co-insurance). Must be a U.S. citizen or a legal permanent resident of the U.S. to qualify. You must use a prosthetist that agrees to accept LFL payment as full payment for their services.
- **Where:** National
- **Financial Eligibility:** You must show proof of your financial need by providing verification of monthly income. You must be a lower limb amputee who has no other means to pay for prosthetic care including: Medicaid, Medicare, insurance coverage or state assistance (LFL does not assist with co-pays or co-insurance).
- **Contact:**
  - » 888-235-5462
  - » [admin@limbsforlife.org](mailto:admin@limbsforlife.org)
  - » [limbsforlife.org](http://limbsforlife.org)



# Creative Funding

When she was younger, Alejandra received her hearing aids through Pennsylvania's School-Based ACCESS Program. She recently graduated from college and has a full-time job. The Office of Vocational Rehabilitation (OVR) paid most of the cost for her new hearing aids, leaving a small co-pay. Alejandra used a PATF zero-percent interest Mini-Loan to cover the remaining balance.

## Lions Club

Works to improve their communities through projects and programs: each Lions Club is unique in how it serves. Your local Lions Club may sponsor a program that provides assistance for the purchase of eyeglasses, hearing aids, health-related services, Lions Affordable Hearing Aid Project (Lions AHAP), or educational needs.

- **Who:** Varies by Lions Club.
- **Where:** International
- **Financial Eligibility:** Check with your local Lions Club.
- **Contact:**
  - » [lionsclubs.org](http://lionsclubs.org)

## MagicMobility Wheelchair Van Assistance Fund

Matches those who need adapted vans with used adapted vans across the U.S. If requesting a van, please do not call, instead use the form on the website. Your submission of a request will put your name in process for evaluation. The organization will contact you if a van becomes available in your area.

- **Who:** People of all ages who need an adapted van.
- **Where:** National
- **Financial Eligibility:** Applicants must demonstrate that they do not have the resources to afford a vehicle on their own. They will also be required to carry car insurance, register the vehicle, and pick it up from the donor.
- **Contact:**
  - » [magicmobility.org](http://magicmobility.org)

## McLindon Family Foundation

Provides adaptive bikes for children with a disability. In order to obtain a bike, the individual must have a physical therapist or occupational therapist who is willing to provide proper measurements, assist in completing the bike order form, and send in information that an adaptive bike would benefit the individual.

- **Who:** Children with disabilities under the age of 18.
- **Where:** They provide bikes when funding comes in, so there is a wait list for each state. They have provided bikes to children in 30 different states.
- **Financial Eligibility:** All income levels.
- **Contact:**
  - » **225-456-3505**
  - » [mclindonfamilyfoundation@gmail.com](mailto:mclindonfamilyfoundation@gmail.com)
  - » [mclindonfamilyfoundation.org](http://mclindonfamilyfoundation.org)

## Miracle-Ear Foundation

Provides assistance to obtain hearing aids through Miracle-Ear. There is a \$150 application fee for adults, ages 19 years and older, requesting services from the Foundation. This is a non-refundable fee; please make sure you fit the eligibility criteria before applying.

- **Who:** Children and adults with hearing loss that requires amplification (hearing aids).
- **Where:** National
- **Financial Eligibility:** Income limits apply; applicant must have no other resource for hearing aids, such as insurance, the ability to finance, Medicaid, Veteran Affairs, or other local, state, or federal programs.
- **Contact:**
  - » 800-234-5422
  - » [feedback@miracle-ear.com](mailto:feedback@miracle-ear.com)
  - » [miracle-ear.com/miracle-ear-foundation/eligibility](https://miracle-ear.com/miracle-ear-foundation/eligibility)

## Multiple Sclerosis Association of America (MSAA)

**Equipment Distribution Program** provides certain types of equipment and assistive devices for free to individuals with MS who experience difficulty with balance, coordination, fine motor skills, and mobility. The MSAA Equipment Distribution Program offers products designed to improve safety, mobility, activities of daily living, along with exercise/wellness opportunities. MSAA provides these products at no charge to individuals with MS who qualify for assistance. Items distributed through the program range from grab bars, shower chairs, and walkers to wide-grip utensil sets and yoga mats.

**Cooling Distribution Program** provides free cooling vests and accessories to help with heat sensitivity.

**MRI Access Fund** can help in certain circumstances with funding for MRI scans.

**MS Helpline** is a free helpline which can provide information and referrals to other funding resources and services.

- **Who:** Individuals with Multiple Sclerosis (MS).

- **Where:** National
- **Financial Eligibility:** Applicants must meet yearly family income guidelines based on number of persons living in the household (based on 3x the federal poverty level) or indicate a financial need due to the COVID-19 pandemic.
- **Contact:**
  - » 800-532-7667
  - » [clientservices@mymyaa.org](mailto:clientservices@mymyaa.org)
  - » [mymyaa.org](https://mymyaa.org)

## Multiple Sclerosis (MS) Foundation Grants & Programs

Provides a number of programs and grants, including funding for emergency assistance, health and wellness, homecare, and others. The following programs address assistive technology directly:

**The Assistive Technology Program** may help locate, partially fund, or provide full funding for one of a wide range of devices that allow those with MS to function more independently in their daily lives, as well as more easily participate in recreational, educational, and vocational activities. These include aids for daily living, communication devices, computer aids, environmental control systems, home and vehicle modifications, orthotics, seating, positioning and mobility devices, aids for vision and hearing, and cooling aids.

**The Computer Program** provides laptop or desktop computers for individuals with MS on limited or fixed incomes.

**The Cooling Program** offers a variety of items, free of charge, that will help you stay cool in the heat. Available items include cooling vests, neck wraps, wristbands, and hats.

- **Who:** All ages, diagnosed with MS.
- **Where:** National
- **Financial Eligibility:** Income limit may apply to certain programs.
- **Contact:**
  - » 888-673-6287
  - » [support@msfocus.org](mailto:support@msfocus.org)
  - » [msfocus.org/Get-Help/MSF-Programs-Grants/Assistive-Technology-Program](https://msfocus.org/Get-Help/MSF-Programs-Grants/Assistive-Technology-Program)

## My Gym Foundation

Provides funding for equipment and services up to \$500 for children with a physical, cognitive, or developmental disability, or a chronic illness. Equipment and services include but are not limited to rehabilitative therapy, assistive devices, medical equipment, and sensory items. Requests are reviewed monthly.

- **Who:** Children under the age of 18 with a physical, cognitive, or developmental disability, or a chronic illness.
- **Where:** National
- **Financial Eligibility:** Applicants are asked to describe financial need.
- **Contact:**
  - » 818-907-6966
  - » [info@mygymfoundation.org](mailto:info@mygymfoundation.org)
  - » [mygymfoundation.org](http://mygymfoundation.org)

## NAPA Center Kids Foundation

Funds one-time grants of up to \$2,500 to individuals and families who have a catastrophic injury or illness and need financial help. Examples of items/programs that grants may be requested for include equipment such as bikes, communication devices, medical equipment, wheelchairs, intensive therapy programs, alternative therapies, summer camp, community programs, and assistance with housing costs.

- **Who:** Children with disabilities.
- **Where:** National
- **Financial Eligibility:** Applicants must demonstrate need and lack of alternative funding sources; income limit may apply.
- **Contact:**
  - » 424-269-3400
  - » [info@napakids.org](mailto:info@napakids.org)
  - » [napacenterkidsfoundation.org](http://napacenterkidsfoundation.org)

## National Autism Association (NAA)

**Big Red Safety Box** is a free-of-charge toolkit given to autism families with an individual(s) at risk of a wandering/elopement-related emergency. Toolkits are a means to educate, raise awareness, and provide simple tools that may assist families in preventing, and responding to, wandering-related emergencies. Big Red Safety Box is available to anyone who needs to help keep a family member with autism safe from wandering/elopement-related emergencies, and is available to all ages and all incomes.

**Give a Voice Program** provides communication devices to individuals with autism who are non-speaking or have difficulty with verbal communications, putting them at increased risk of injury or harm. Technology provided includes: iPads, AppleCare+ Protection Plans, Avatalker AAC apps, and protective cases. You must include a current evaluation/recommendation from a speech/language professional.

- **Who:** Individuals 4 years of age or older and formally diagnosed with an Autism Spectrum Disorder with a current evaluation/recommendation from a speech/language professional.
- **Where:** National
- **Financial Eligibility:** Income limit may apply, or proof of financial need.
- **Contact:**
  - » 877-622-2884
  - » [naa@nationalautism.org](mailto:naa@nationalautism.org)
  - » [nationalautismassociation.org](http://nationalautismassociation.org)

## National Federation for the Blind

**Independence Market** offers hundreds of products and literature created by and for the blind community through its extensive store.

**Free White Cane Program** distributes free white cans that gives blind people the ability to achieve a full and independent life, allowing them to travel freely and safely.

**Free Slate and Stylus Program** distributes a plastic, four-line, twenty-eight cell slate along with a saddle stylus to those that need them. That includes those that are blind and low vision who know Braille or want to learn Braille. It is the only Braille-writing device that has the same portability, flexibility, and affordability as a pen and pencil.

- **Who:** Individuals who are blind or visually impaired can make a request for personal use.
- **Where:** Individuals located in the fifty states, the District of Columbia, and Puerto Rico.
- **Financial Eligibility:** Requests can be made as often as every six months for a cane or a year for a slate and stylus.
- **Contact:**
  - » 410-659-9314
  - » [nfb@nfb.org](mailto:nfb@nfb.org)
  - » [nfb.org/programs-services](http://nfb.org/programs-services)

## New Eyes

Provides a basic pair of prescription single or lined bifocal lenses. Application must be submitted by social service agency on behalf of the applicant.

- **Who:** People of all ages who need glasses.
- **Where:** National
- **Financial Eligibility:** Income limit applies (household income at or below 200% of the Federal Poverty Guidelines). Applicants must have no other resources with which to obtain a basic pair of eyeglasses.
- **Contact:**
  - » 973-376-4903
  - » [info@new-eyes.org](mailto:info@new-eyes.org)
  - » [new-eyes.org](http://new-eyes.org)

## PA Veteran Farming Network/Troops to Tractors

Offers occasional small grant opportunities for veterans to purchase farming equipment, including adaptive equipment. The number and amount available in grants fluctuate each year depending on donations from within their network, and sometimes outside donors. They also help eligible individuals find grant funding and assist with applying.

- **Who:** Veterans in agriculture.
- **Where:** Pennsylvania
- **Financial Eligibility:** Dependent on grant source.
- **Contact:**
  - » 724-691-1087
  - » [pavetsfarm@gmail.com](mailto:pavetsfarm@gmail.com)
  - » [troopstottractors.org](http://troopstottractors.org)

## Pennsylvania Assistive Technology Foundation (PATF)

Provides no-interest and low-interest financial loans without fees for the purchase of assistive technology; information and assistance about assistive technology funding resources and vendors; and financial education for people with disabilities. PATF helps Pennsylvanians of all ages, all income levels, all disabilities and health conditions, and all cultural backgrounds.

- **Who:** All ages, all income levels, all disabilities and health conditions, and all cultural backgrounds.
- **Where:** Pennsylvania
- **Financial Eligibility:** No income limit.
- **Contact:**
  - » 888-744-1938
  - » [patf@patf.us](mailto:patf@patf.us)
  - » [www.patf.us](http://www.patf.us)

### Philadelphia Housing Development Corporation

Provides free adaptations to a house or an apartment, allowing easier access to and mobility within the home. The Adaptive Modifications Program (AMP) is designed to help individuals with permanent physical disabilities live more independently in their homes.

- **Who:** Renters or homeowners who have a disability.
- **Where:** Philadelphia, PA
- **Financial Eligibility:** Income limits apply.
- **Contact:**
  - » 215-448-2160
  - » [phdcphila.org/residents/home-repair/adaptive-modifications-program](http://phdcphila.org/residents/home-repair/adaptive-modifications-program)

### Philadelphia Lighthouse of the Blind administered by Associated Services for the Blind and Visually Impaired (ASB)

Provides grants to registered participants of ASB to assist with the purchase of technology devices and adaptive equipment such as screen readers, iPhones/iPads, computers, and writing aids/guides. ASB staff and volunteers provide personalized training and mentorship so recipients can learn, experiment, and become familiar with the devices to support their everyday needs for getting around, communicating, and engaging with others—whether at home, in the community, or at work. To become a participant at ASB, a person must be age 18 or older and must meet at least one of the following visual requirements: visual acuity of 20/70 or poorer in better-seeing eye that cannot be corrected or improved with regular eyeglasses; corresponding loss of visual fields; progressive sight-threatening eye diseases, such as diabetes; or diagnosis of a degenerative eye or sight disorder.

- **Who:** Registered participants of ASB classes or programs.
- **Where:** Philadelphia, PA
- **Financial Eligibility:** Applicants must demonstrate financial need.
- **Contact:**
  - » 215-821-6151
  - » [ASBReferrals@asb.org](mailto:ASBReferrals@asb.org)
  - » [asb.org/our-programs](http://asb.org/our-programs)

### Rise Again

Provides grants to assist with the costs to purchase specialized therapy devices and mobility equipment to individuals and organizations that treat those with spinal cord illness or injury.

- **Who:** Individuals with a spinal cord injury or illness.
- **Where:** National
- **Financial Eligibility:** Applicants must provide documentation of insurance denial (if applicable).
- **Contact:**
  - » 724-790-4818
  - » [contact@riseagainsci.org](mailto:contact@riseagainsci.org)
  - » [riseagainsci.org/grant-applications](http://riseagainsci.org/grant-applications)

### Schrenk Foundation (C.W. and Marjorie J. Schrenk Family Foundation)

Specializes in fulfilling unmet needs for persons living in Pennsylvania, Delaware, and New Jersey. Gift recipients are usually ineligible for help from government agencies and other private sources, or available funds simply do not stretch far enough to cover all the needs. Gifts are not large enough to pay for adapted vans or extensive home modifications, but this foundation may give part of the money if the individuals or family can raise the balance needed. To apply, contact the foundation by telephone and ask for application guidelines.

- **Who:** All ages.
- **Where:** Pennsylvania
- **Financial Eligibility:** Contact for more information.
- **Contact:**
  - » 215-355-3333
  - » **All requests must be made in writing to:**  
Ms. Bonnie Stellwagon  
130 Buck Road, Suite 201 C  
Holland, PA 18966

## Self-Determination Housing Project of Pennsylvania (SDHP), a program of Inglis Community Services

Advocates for accessible, affordable, and integrated housing opportunities for individuals with disabilities throughout the Commonwealth. SDHP works with a network of housing authorities, redevelopment authorities, community development agencies, and non-profit corporations that provide programs to help residents make their homes more accessible and safer. SDHP maintains an up-to-date listing of these organizations. They also provide financial grants to make homes more accessible through the PA Accessible Housing Program (PAHP) for many counties.

- **Who:** Individuals with disabilities of all ages.
- **Where:** Pennsylvania
- **Financial Eligibility:** Dependant on the program; income limit may apply.
- **Contact:**
  - » 610-873-9595
  - » [beth.mckeown@inglis.org](mailto:beth.mckeown@inglis.org)
  - » [inglis.org/programs-and-services/inglis-community-services/self-determination-housing-of-pennsylvania-sdhp](http://inglis.org/programs-and-services/inglis-community-services/self-determination-housing-of-pennsylvania-sdhp)

## Small Steps in Speech

Provides financial grants for supplemental therapies/treatments to assist children with speech and language. Grants are not available for Applied Behavior Analysis therapy or tablet technology. Grants are available for relevant apps. Applications for grants for assistive technology require a formal Augmentative and Alternative Communication Evaluation from a qualified service provider. Requests are reviewed quarterly.

- **Who:** Children between ages 3 and 22 years of age.
- **Where:** National
- **Financial Eligibility:** Grants are not based solely on financial need. Applications will not be accepted for a joint family income more than \$100,000.
- **Contact:**
  - » 888-577-3256
  - » [info@smallstepsinspeech.org](mailto:info@smallstepsinspeech.org)
  - » [smallstepsinspeech.org](http://smallstepsinspeech.org)

## Stepping Stones for Stella

Provides sturdy, light-weight, all-terrain buggies to children with physical disabilities to increase outdoor mobility, including moving across sand, gravel, dirt, grass, and even snow. The buggy program is currently for children ages 2-11 years old with a weight limit of 60lbs. The buggies require a child to have independent head and trunk control.

- **Who:** Children ages 2-11 who have a physical disability.
- **Where:** National
- **Financial Eligibility:** No income limit.
- **Contact:**
  - » 617-785-0076
  - » [steppingstonesforstella@gmail.com](mailto:steppingstonesforstella@gmail.com)
  - » [steppingstonesforstella.org](http://steppingstonesforstella.org)

## Steps of Faith

Helps amputees who are uninsured or underinsured get the prosthetic limbs they need.

- **Who:** Individuals of all ages.
- **Where:** National
- **Financial Eligibility:** Uninsured or underinsured.
- **Contact:**
  - » 615-426-6034
  - » [info@stepsofffaithfoundation.org](mailto:info@stepsofffaithfoundation.org)
  - » [stepsofffaithfoundation.org](http://stepsofffaithfoundation.org)



## Sunshine Foundation

Answers the dreams of children ages three to eighteen who are chronically ill, seriously ill, have been abused, or who have physical disabilities, whose families cannot fulfill their requests due to financial strain that the child's illness may cause. Requests vary and have included assistive technology, outdoor play equipment, iPads, shopping sprees, and more. It can take up to three months to process an application and provide a decision to the family. The current waitlist once approved is 7+ years.

- **Who:** Children 3-18 with a lifelong, severe, or chronic condition.
- **Where:** National
- **Financial Eligibility:** Income limit applies, household income may not exceed \$75,000.
- **Contact:**
  - » 215-396-4770
  - » [info@sunshinefoundation.org](mailto:info@sunshinefoundation.org)
  - » [sunshinefoundation.org](http://sunshinefoundation.org)

## TechOWL

Increases awareness, access, and acquisition of assistive technology (AT) for all people with disabilities. TechOWL (formerly known as Pennsylvania's Initiative on Assistive Technology) is a program of the Institute on Disabilities at Temple University. TechOWL's services include information and referral, device demonstrations, and training and technical assistance.

TechOWL administers the following programs:

**Used Equipment Exchange Program** provides free online classifieds to find, buy, sell, or donate previously owned assistive technology.

**Pennsylvania's AT Equipment Lending Library** makes it possible for individuals to borrow a wide range of assistive technology devices.

**Free Special Phone Program** provides free, specialized equipment such as amplified phones, talking phones with large displays, voice-activated dialers, flashing light signalers, and captioned phones.

**iCanConnect**, the National Deaf-Blind Equipment Distribution Program (NDBEDP) in Pennsylvania, provides low-income individuals who have combined hearing and vision loss access to telephone, advanced communications, and information services.

**The Virginia Del Sordo Fund** is a "last resort" option, meaning that any other funding sources for which the applicant is eligible must have denied full or partial coverage. This is a one-time only award (maximum award amount of \$200).

**CreATe Together** is an AT fabrication project that matches AT users with people who make AT, and inclusively supports the making process. There is no charge to the AT user, however, in some instances, the AT users may already have a piece of equipment (for example, a standard bicycle) that is adapted using AT created by the AT makers.

- **Who:** All ages and individuals with disabilities.
- **Where:** Pennsylvania
- **Financial Eligibility:** Income limits may apply for certain programs.
- **Contact:**
  - » 800-204-7428
  - » [TechOWL@temple.edu](mailto:TechOWL@temple.edu)
  - » [techowlpa.org](http://techowlpa.org)

## TPA Hearing Trust

Provides grants for needs related to hearing loss, including mechanical devices, medical or specialized treatment, or specialized education, as well as speech classes, note takers, interpreters, and so forth. Financial aid grants generally range from \$100 to \$1,000, with an average of \$800 for hearing aids. Recipients may only receive aid once a year and must complete a new application each time they seek assistance.

- **Who:** Persons who are deaf or hard of hearing, or the families of children who are deaf or hard of hearing.
- **Where:** National
- **Financial Eligibility:** Income limit may apply; special consideration is given to those demonstrating the most financial need.
- **Contact:**
  - » 877-872-2638
  - » support@tpahq.org
  - » tpahq.org/tpa-hearing-trust

## Travis Roy Foundation

Offers grants to individuals with a spinal cord injury for adaptive equipment which increases independence. Examples include wheelchairs, vehicle modifications (i.e., hand controls or lifts), small home modifications including ramp and lift installation, computers, bed/mattress, shower chairs, and ceiling lifts. Exercise and recreational equipment are not covered. Average grants are \$3,000, with a maximum of \$5,000; there is no minimum award. Requests are reviewed monthly.

- **Who:** Individuals with a spinal cord injury caused by an accident, not from complications caused at birth. No age requirement.
- **Where:** National
- **Financial Eligibility:** Applicants must demonstrate financial need.
- **Contact:**
  - » info@travisroyfoundation.org
  - » travisroyfoundation.org

## Twilight Wish

Provide grants to adults older than 65 years who do not have the ability to fulfill their own wishes for themselves. There are four programs:

**Simple Needs Twilight Wishes** cover anything from assistive technology to food and clothing.

**Celebrating a Life Twilight Wishes** cover meaningful and nostalgic wishes for hospice patients, persons 90 years and older, or recipients with limited life experience.

**Living Life to the Fullest Wishes** include things like riding a motorcycle, having a book published, and more.

**Veterans' Wishes** grants any of the above wishes to veterans.

- **Who:** Adults older than 65 years, or a permanent resident of an eldercare facility.
- **Where:** National
- **Financial Eligibility:** Income limit may apply.
- **Contact:**
  - » 877-893-9474
  - » twilightwish.org

## UCP Elsie S. Bellows Fund

Provides grants through United Cerebral Palsy's local affiliates for the purchase of assistive technology equipment or repairing assistive technology for individuals with disabilities and their families. Examples include wheelchairs, computer equipment, hearing aids, vehicle modifications, and home modifications.

- **Who:** Individuals with disabilities and their families.
- **Where:** National
- **Financial Eligibility:** Applicants must demonstrate financial need.
- **Contact:**
  - » 800-872-5827
  - » bellows@ucp.org
  - » ucp.org/affiliatepages/bellows-fund

## UnitedHealthcare Children's Foundation (UHCCF)

Provides financial assistance for families with children that have medical needs not covered or not fully covered by their commercial health insurance plan. The grant awards up to \$5,000 annually and \$10,000 a lifetime per child.

- **Who:** To be eligible, a child must be 16 years of age or younger and have a commercial health insurance plan. Grants are available for medical expenses families have incurred 60 days prior to the date of application, as well as for ongoing and future medical needs. Families do not need to have insurance through UnitedHealthcare to be eligible. Some medical items/services excluded.
- **Where:** United States (excludes U.S. Virgin Islands, Puerto Rico, and other U.S. Territories)
- **Financial Eligibility:** Families must meet economic guidelines.
- **Contact:**
  - » 855-MY-UHCCF (4223)
  - » [customerservice@uhccf.org](mailto:customerservice@uhccf.org)
  - » [uhccf.org](http://uhccf.org)

## USDA Single Family Housing Repair Loans & Grants

Offers loans and grants to older (age 62 and older) and very-low-income homeowners through the Single Family Housing Repair Loans and Grants program, also known as the Section 504 Home Repair program. Very low income is below 50 percent of the area median income. Maximum loan amount is \$40,000 and can be repaid over 20 years (interest rate fixed at 1%). Maximum grant is \$10,000. Loans may be used to repair, improve, or modernize homes or to remove health and safety hazards. Grants must be used to remove health and safety hazards. You may be able to combine a loan and grant for up to \$50,000. Applicants may contact your local office for assistance.

- **Who:** Age 62 or older and unable to repay a repair loan. You must be the homeowner and occupy the house, unable to obtain affordable credit, meet income qualifications, and live in a rural area.
- **Where:** Live in a rural area; check address on the website listed below.
- **Financial Eligibility:** Have a family income below 50 percent of the area median income.
- **Contact:**
  - » (724) 261-3903
  - » [rd.usda.gov/programs-services/single-family-housing-repair-loans-grants](http://rd.usda.gov/programs-services/single-family-housing-repair-loans-grants)

### Variety—the Children’s Charity (of Pittsburgh)

Provides Rifton adaptive bikes, Kid Kart Mighty Lite adaptive strollers, and iPads with a prescribed communication app to children with disabilities through Variety’s **My Bike, My Stroller, and My Voice** programs.

- **Who:** Children ages 3 through 21 years old with a physical, mental, and/or sensory disability for bikes and strollers; children ages 3 through 21 years old who have a need for a communication device. An application may be submitted up to 60 days prior to a child’s 3rd birthday.
- **Where:** 59 counties in Pennsylvania and 12 counties in West Virginia.
- **Financial Eligibility:** Income limit applies.
- **Contact:**
  - » **724-933-0460**
  - » **info@varietypittsburgh.org**
  - » **varietypittsburgh.org**

### VSP (Vision Service Plan) Eyes of Hope

Provides VSP Eyes of Hope gift certificates to adults and children who qualify so they can access eye care and new glasses at no cost through a VSP network doctor in their community. Gift certificates are distributed through a national network of community partners and multiple types of gift certificates are available.

- **Who:** Adults or children who don’t have vision insurance and have a family income up to 200% of Federal Poverty Level guidelines, and community members who need replacement eyewear due to a disaster.
- **Where:** National
- **Financial Eligibility:** Income limit may apply.
- **Contact:**
  - » **giftcertificates@vsp.com**
  - » **giftcertificates.vspeyesofhope.com**

### Wheelchairs 4 Kids

Provides assistive technology for children that have limited mobility due to illness, accident, or abuse with the following four areas of focus:

**Wheelchairs:** New or nearly new wheelchairs are provided for children who have outgrown their current equipment or need a chair with more features and support.

**Vehicle Modifications:** Wheelchair ramps for vans and SUV’s that meet certain criteria. The parent or guardian must own the vehicle or provide a notarized letter from the owner permitting the modification.

**Home Modifications:** Can include ramps, door widening, grab bars, etc. The parent or guardian must own the home or provide a notarized letter from the owner permitting the modification.

**Assistive Devices:** Provides a myriad of assistive devices such as Hoyer lifts, standers, gait trainers, bathing solutions, etc.

- **Who:** Children under 21 who have limited mobility due to illness, accident, or abuse.
- **Where:** National
- **Financial Eligibility:** Proof of insurance denial is requested.
- **Contact:**
  - » **727-946-0963**
  - » **info@wheelchairs4kids.org**
  - » **wheelchairs4kids.org**

## CHAPTER 6

# Saving for Assistive Technology: ABLE Accounts and Special Needs Trusts

ABLE accounts and Special Needs Trusts can help you and your family have greater control of your finances and plan for a more financially secure future. These types of accounts protect your eligibility for public benefits while allowing you to safely save money. Because the monies in these accounts do not count as an asset, they will not put your government benefits in jeopardy.

The most significant difference between an ABLE account and a Special Needs Trust is that it is possible for an individual with a disability (i.e., the beneficiary) to control the funds that are in an ABLE account; whereas, the beneficiary cannot control the funds that are available in a Special Needs Trust.

Depending on your situation, you may prefer one account over the other, or you

may choose to have both types of savings accounts. The more you know the easier it will be to determine the best place(s) for you to save your money.

The table on the following pages will help you understand and compare ABLE accounts and Special Needs Trusts, as you determine how each option might work for you.



To compare ABLE Accounts across States, visit the ABLE National Resource Center website: [ablenrc.org](http://ablenrc.org).



Joy and Jill used a combination of monies saved in their ABLE accounts and their Special Needs Trusts to purchase their adapted van.

## Comparing ABLE Accounts and Special Needs Trusts

Account Type	PA ABLE Accounts	Special Needs Trusts			
		First Party		Third Party	
		Pooled	Individual	Pooled	Individual
<b>Set Up By</b>	Person with a disability, parent, guardian, or someone who has power of attorney. Enrollment available at PAABLE.gov	Person with a disability, parent, guardian, or a court.		Anyone <i>except</i> the individual with the disability.	
<b>Funded By</b>	Anyone (including self). Contributions by other people should be made directly to account.	Individual with the disability (e.g., inheritance, law suit).		Anyone <i>except</i> the individual with the disability.	
<b>Who is Eligible?</b>	Anyone who has a qualifying disability with an onset prior to age 26. A qualifying disability is one that entitles you to Social Security disability benefits (SSI or SSDI). If not eligible for SSI or SSDI, a person may also self-certify.	Beneficiary meets Social Security Administration's definition of "disabled," generally. There are no age restrictions for a First Party Pooled Trust or a Third Party Pooled or Individual Trust. The First Party Individual Trust must be set up for an individual with a disability prior to the age of 65.			
<b>Who Makes Spending Decisions?</b>	The beneficiary (individual with a disability), guardian and/or "authorized representative".	Trustee (not the beneficiary)			
<b>Number of Accounts</b>	One (1) per individual.	An individual may have more than one type of Special Needs Trust.			
<b>Costs</b>	No set-up fee. The annual fee is \$60 (\$15 per quarter); however, if electronic delivery is selected, the annual fee is reduced to \$45. Additionally, there are investment fees ranging from 0.32% to 0.36%, depending on the options selected. For the checking account option (provided through Fifth Third Bank), there is a monthly service fee of \$2.00, which is waived if there is e-delivery of account statements or the average monthly balance is at least \$250.	The costs vary depending on who sets up and administers the Trust(s). Some companies do not charge a fee to set up a Pooled Trust and the annual administration fee can be as low as \$500 a year (for amounts under \$5,000). The set-up costs for First Party (Individual) and Third Party can be as low as \$2,000 for attorney fees plus a minimum of 1% on assets (\$500 minimum) for annual Trustee fees. Family members or close family friends may be willing to serve as a Trustee without charging any fees. A professional will charge an annual fee based on the account balance. (The percentage of the fee is usually higher on a smaller Trust.)			
<b>Is the Interest on the Account Taxed?</b>	Not when in the account. Distributions for qualified expenses are tax free.	Yes			
<b>Deposit Restrictions</b>	IRS Yearly Gift Limit (\$15,000 in 2021). Additional contributions may be allowed for employed account owners in certain circumstances.	None			

Account Type	PA ABLÉ Accounts	Special Needs Trusts			
		First Party		Third Party	
		Pooled	Individual	Pooled	Individual
<b>Balance Restrictions</b>	It's possible to save up to \$100,000 without adversely affecting eligibility for Supplemental Security Income (SSI). Above that, SSI will be suspended but not terminated. Medical Assistance ("Medicaid") will continue.	None			
<b>What Can the Funds Be Used For?</b>	Funds can be used on qualified expenses, including assistive technology, housing, basic living expenses, education, transportation, and more. There are penalties if used on unqualified expenses. Funds used for housing or non-qualified expenses may impact taxes and benefits if not used within the same month they are withdrawn. (See PAABLE.gov)	Funds may be used for any expenses the Trustee deems appropriate. However, if Trust funds are spent on food and housing (shelter), this may jeopardize the beneficiary's ability to collect Supplemental Security Income (SSI) or other government benefits and may result in the payment of penalties.			
<b>What Happens After Death?</b>	Funds from the ABLÉ account may be used to pay for outstanding qualified expenses, including funeral and burial expenses. Any remaining funds are distributed according to the individual's estate plan or according to Pennsylvania's intestacy law. An individual or family can also choose to roll-over the remaining money to an eligible sibling's ABLÉ account. Estate Recovery rules may apply if the beneficiary dies after turning age 55 and if remaining ABLÉ account funds are transferred to the estate.	Medicaid payback may be avoided by permitting the trust (non-profit) to keep the assets upon the death of the beneficiary in order to help other individuals with disabilities.	The trust agreement must grant Medicaid the first right of recovery against the trust assets upon the beneficiary's death.	The grantor can determine how the remaining trust assets are to be disbursed at the death of the beneficiary.	
<b>Pennsylvania-Only Benefits</b>	Contributions to a PA ABLÉ account are PA state income tax deductible up to \$15,000 per person. Monies remaining in an ABLÉ account after the beneficiary dies are not subject to PA inheritance tax. The account is protected in state legal proceedings from the beneficiary's creditors and the creditors of others who contributed to the account.	None			



The Pennsylvania ABLÉ Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the Disclosure Statement (available at [PAABLE.gov](http://PAABLE.gov) or by calling **855-529-2253**) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.

# Acknowledgments

There are many people and organizations whose contributions were critical to the success of this project.

I first want to recognize the significant funding support we received from the Donald B. and Dorothy L. Stabler Foundation. Early on, the Directors of the Stabler Foundation recognized the importance of giving people with disabilities and their families the power of information and the ability to access all of the various resources here in Pennsylvania.

The original concept for this Guide came from Kentucky Assistive Technology Service Network (KATS Network) and their publication *The Buck Starts Here*. Many other state assistive technology programs and Alternative Financing Programs have created a similar guide for residents of their own states. We are happy to join this distinguished company.

I also want to recognize the many individuals who have made important contributions to the production of this Guide.

These include Jeffrey Parker, former PATF Board member, who wrote the Foreword and helped ensure that the project kept moving ahead; David Gates and the Pennsylvania Health Law Project (PHLP) for their advice and counsel, and for helping us provide the information our readers need so they have the knowledge to advocate for themselves; Marjorie Wood, another former PATF Board member who, along with her team of Elks Home Service staff, identified many important local resources; Joan Martin, Vini Portzline, and Tina Fenstemaker who helped us in our early versions of the Guide; and, Andy Zahn, the graphic designer who first created this Guide's unique look and to Aardvark Brigade for designing this second edition. Finally, I recognize PATF's hardworking staff who joined me in writing and editing this Guide.



**Susan Tachau**

Chief Executive Officer

Pennsylvania Assistive Technology Foundation



**PENNSYLVANIA**  
ASSISTIVE TECHNOLOGY  
FOUNDATION

1004 West 9th Avenue, King of Prussia, PA 19406  
888-744-1938 | [www.patf.us](http://www.patf.us) | [patf@patf.us](mailto:patf@patf.us)

## Find us on social media!

 Pennsylvania Assistive Technology Foundation PATF

 @PennsylvaniaATF

 @PennsylvaniaATF

 Pennsylvania Assistive Technology Foundation