

**Assistive Technology Financial Loan Program**

by Judie Lee

As more individuals become aware of assistive technology (AT) options that can provide opportunities for work, learning, independent living, and recreation, the reality of insufficient funding alternatives remains. The good news is federal grant dollars are now available under Title III of the "Tech Act" for states to establish or expand state AT financial loan programs.

North Dakota currently has an AT financial loan program that individuals can borrow from to pay for their own AT. However, due to limited funding, this program does not offer many more benefits than a traditional bank loan. In the next few months, North Dakota will have the opportunity to apply for a grant through the "Tech Act" to obtain a large funding award. More money in a loan fund would allow for decreased interest rates, longer loan payoff terms, and the ability to grant and guarantee loans to more people in need of AT.

There are many elements to consider in developing a loan program and each state program can be very unique. However, there are basic components necessary for a successful financial loan program. They include: 1) commitment to a consumer driven program; 2) commitment to serving persons of middle and low income; 3) commitment to equal partners; 4) commitment to flexible rates and terms; 5) clear and dignified language and well defined terms; and 6) well-defined target population and scope of program. These ideals will drive the design of the AT financial loan program application submitted by IPAT.

IPAT is in the process of gathering input from people across the state to determine what program options will provide a consumer responsive service. As a result of this process, a short survey has been created and will be sent out at the end of February, beginning of March. All individuals in North Dakota on the IPAT mailing list will receive a survey, and IPAT looks forward to incorporating the responses received when developing the AT financial loan program proposal for our state. A meeting of interested stakeholders will be announced in early spring and a task force will be recruited to identify entities that are willing to develop partnerships. The information gathered will provide the direction and content of the North Dakota application. Working together, North Dakota will submit a strong proposal that could ultimately result in a successful loan program for AT that ensures people access to needed equipment.

If you are interested in being a part of this exciting endeavor, please contact the IPAT office, 1-800-265-IPAT.

### **One BULLY Institute Deserves Another!**

Partnerships for Assistive Technology (PAT) is gearing up to sponsor a second *Assistive Technology Leadership Training Institute (AT-LTI)* from September 25-28, 2001. Selected participants will attend a fast-paced, activity filled 3-day learning experience set in the beautiful badlands of Medora. They will have an opportunity to meet, question, and talk to a variety of state and national leaders in the area of assistive technology. Special topics will include: Assistive Technology Devices and Services; Laws, Regulations, and Policies Governing AT; and State and National AT Resources. As well, each participant will receive individualized assistance in developing a plan for an AT project of special interest to them. Watch for brochures announcing the Institute this spring and consider taking part in this Bully event. If selected, be prepared for a fun, stimulating and rewarding learning experience.

### **WANTED:**

#### **A Rare Few to Serve on IPAT's Consumer Advisory Committee**

*"Some people see a closed door and turn away. Others see a closed door, try the knob, if it doesn't open . . . they turn away. Still others see a closed door, try the key, if it doesn't fit . . . they turn away. A rare few will see a closed door, try the knob, if it doesn't open, they find a key, if the key doesn't fit, they make one."* Anonymous

The IPAT Consumer Advisory Committee (CAC) is actively seeking those rare individuals with an interest in assistive technology, and who have a disability or have a family member with a disability to serve on the CAC. CAC members assist the IPAT program by providing valuable guidance in the development of IPAT's goals and activities.

The 15 members of the CAC strive for a membership representing all geographical regions of North Dakota, a variety of conditions leading to disability, and a diverse age range. Meetings are held every other month via conference call with 2 face-to-face meetings per year. Committee members are reimbursed for travel expenses incurred in attending Committee meetings, meetings of designated committees, or task forces. If you are interested in becoming a member of the CAC, please call the IPAT office for an application form 1-800-265-IPAT.

### **Remote Control Without Rewiring!**

For individuals with limited mobility, the need to control electronic devices from anywhere in their environment is necessary for safety, productivity, and self-reliance. Thankfully, due to a 1970's technology development in Scotland, *X10 Power Line Carrier (PLC)*, remote control access to electronic devices without rewiring is now an affordable, mess-free reality. How is this possible?

Today an individual can go to a local electronics store and purchase the necessary components for under \$75 and install them with a screwdriver! All that is needed is a wireless remote control transmitter, corresponding plug-in receiver module, and a number of lamp, switch, and/or appliance modules. The type and number of modules will be determined by what and how many devices the individual chooses to control.

X10 Power Line Carrier technology works by having the remote control transmitter send out radio signal commands when activated. The command signals are coded to specify which device to control. The plug-in receiver module then receives and transmits the coded signal through the existing power lines. Each module used with an electronic device listens to each signal sent, but only responds to commands with its identified address. Once a module recognizes the command (on/off, brighten/dim) for its' own address, it carries out the function. The use of PLC technology is an assistive technology solution worthy of consideration for a number of people with mobility limitations. Would it make a difference for someone you know?

## **Consumer Connection**

### **Finding a Voice for Ryan**

The name has been changed and all other identifying elements have been removed to protect privacy.

As a newer speech-language pathologist, I work primarily with adults with developmental disabilities. I wanted to write to you about the success that I've had meeting the augmentative communication needs for an individual that I work with.

I love my job and the people with whom I work. But, there are those few people that, for whatever reason, challenge me more than usual. Ryan was one of those people. I met Ryan the first week I started my job. I was a little nervous meeting him. Of all the items in his extensive file, the phrase "tendency to become violent" stuck out. Upon our introduction, my initial impression held. Ryan was, to say the least, behaving poorly. It didn't take too long (even for a novice clinician) to discover that Ryan was highly frustrated and acting out because he had no understandable way to

communicate. This is when IPAT came to the rescue. After training provided by IPAT, Ryan's communication barriers began to tumble. During the training Ryan was introduced to various communication devices. He immediately understood the value of using the devices. He finally had a voice, and he was being clearly understood for the first time in his life!

Thanks to the IPAT Loan Library and technical assistance provided by one of the IPAT coordinators, Ryan had access to many communication devices. After trying different devices, one was chosen and funding was acquired through North Dakota Medical Assistance. In seven short months after the training, Ryan was the proud owner of a voice output communication device. Many changes have occurred since Ryan "found" his voice, the biggest being a decrease in poor behavior due to communication frustration. Currently he is using it to communicate functionally and consistently in some situations. We still have a lot of work to do, but we are both feeling very motivated and up to the challenge.

I am proud to be a part of a profession that believes in the power of clear communication. And, I am grateful that we have IPAT as a resource to assist us in our quest to make positive changes in people's lives.

Ryan is living proof that when we give people a voice, their power and potential are limitless!

## Funding News

### **AAC Device Coverage Now in Effect Thru Medicare**

*Special Note: The information in this article was gathered from the new Medicare coverage Guidelines and from a letter by Lewis Golinker, Esq. dated January 19, 2001.*

As of January 1, 2001, Medicare began coverage and reimbursement of certain augmentative and alternative communication (AAC) devices. AAC devices, which Medicare refers to as "speech generating devices", are now covered under the "Durable Medical Equipment" category. Only "dedicated" AAC devices (those designed solely to be communication devices), communication software, mounts, and access related accessories (i.e. switches) are covered. AAC devices that are "computer" or "Personal Digital Assistant (PDA)" based are **not** covered.

This policy change occurred amid another important Medicare change, which will benefit people with Amyotrophic Lateral Sclerosis(ALS). In Late December 2000, Congress accelerated the opportunity for people with ALS to become eligible for all Medicare services by eliminating the 24-month waiting period after onset of disability. Thus people with ALS can

become eligible for Medicare sooner and obtain reimbursement for AAC devices faster.

For more information regarding AAC and Medicare contact Jeannie Krull, Regional Coordinator and Policy/Funding Analyst for IPAT at 1-800-265-4728 or 1-701-239-7228.

## **Equipment Spotlight**

### **Loan Library Equipment Policy Change**

The IPAT Equipment Loan Library will **no longer** renew or extend the loan period for a device upon verbal request.

**New Policy:** If a renewal or extension is deemed necessary, the individual wishing to extend the loan period must provide a **written request** identifying the reason or reasons for the extension. The request must be received by the loan librarian prior to the expiration date of the original loan. A loan library review committee will consider the written request and notify the borrower of the decision within 5 days.

## **Mark Your Calendar**

February 27, 2001

- Freedom Scientific Presentation  
Products for the visually impaired  
Grand Forks, ND  
1-800-421-1181

**February 28, 2001**

- Freedom Scientific Presentation  
Products for the visually impaired  
Bismarck, ND  
1-800-421-1181

**May 4, 2001**

- CAMA – AAC Workshop**  
Augmentative communication devices  
Fargo, ND  
1-800-441-2262

**September 25-28, 2001**

- AT- Leadership Training Institute  
Medora, ND  
1-800-265-IPAT

**June 4, 2001**

- Effective Communication with Vulnerable Adults**  
Comfort Inn – Bismarck, ND  
1-701-255-1793

**June 7, 2001**

Effective Communication with Vulnerable Adults

- Bremer Bank – Grand Forks, ND  
**1-701-235-4457**