

A Financial Loan Program for Assistive Technology

Judie Lee, IPAT Director

The Alternative Financial Loan Program (AFP) was established in North Dakota to make it easier for people with disabilities to get financial loans to purchase the assistive technology they want. The program was designed specifically to offer lower interest rates and flexible terms making these loans more affordable for people. If it is necessary to borrow money to buy assistive technology, there are a number of good reasons a person should consider using the Alternative Financial Loan Program.

Two significant benefits of borrowing money through the AFP are the lower interest rates and flexible terms for paying back the loan. Comparisons are shown in the example below, please note the difference in the amount of total interest paid over the life of the loan.

	AFP Loan	Regular Bank Loan
Amount of Loan	\$3000	\$3000
Monthly Payment	\$131.95	\$142.06
Percentage Rate	5.54%	12.6%
Length of Loan	2 years	2 years
Total Interest paid over life of the loan	\$176.18	\$409.51

In addition to the lower interest rate, the AFP can make accommodations for longer terms to repay the loan, resulting in lower monthly payments. If this same \$3000 loan, provided through the AFP, were paid back over a period of 3 years the monthly payment would be \$90.64; over 4 years the monthly payment would be \$69.82; over 5 years the monthly payment would be \$57.36. This flexibility can make it affordable for many people.

Poor credit is often a reason people can not get a loan from a typical bank. The AFP is structured to have more flexibility in their policies and procedures. If a person's credit is poor, their application is sent to a review committee, rather than being automatically denied. This committee can review the cause for poor credit, taking into consideration a variety of circumstances, appraise the person's ability to repay the loan, and make a decision to approve or disapprove the application based upon more flexible guidelines than a regular bank.

The AFP is locally administered by the North Dakota Association for the Disabled in partnership with Alerus Financial. The funding is made possible through a federal award to the State. Please consider using the AFP if you have a need to take out a loan for assistive technology. For more information you may call 1-800-532-6323.

Importance of an Assistive Technology Assessment

It is widely recognized that people with disabilities and/or long term illnesses need various types of support at home, at work, at school, or in the community. Assistive technology (AT) is one of the essential support services for this population, any yet it is often overlooked because people do not know how to ask for it. If you think there is something out there which would help someone you know participate in their chosen activity (i.e., reading, driving, cooking, talking, hearing, etc.) ask for an AT assessment.

An AT assessment requires a logical, systematic decision-making process to match the capabilities and needs of an individual to the characteristics of an assistive technology device or service. IPAT has developed a nine-step AT assessment process which can be used to determine device and service needs.

1. **Identify the tasks to be accomplished** – what does the individual want or need to do that is impeded by the disability.
2. **Gather background information** – look to the individual, family members, and professionals; what are the individual's functional abilities, personal characteristics, AT experiences and environments.
3. **Match individual with equipment features** – look to someone with expertise in the area of AT to explain the variety of equipment options and features in light of individual, background, and task.
4. **Equipment considerations** – once needed features have been identified examine potential devices for performance, ease of use, convenience, cost, service, personal acceptance, and flexibility.
5. **Establish trial use of equipment** – organize an opportunity to try one or more pieces before purchasing, coordinate support services (i.e., speech language pathologist when trying out a communication device).
6. **Reconsider options** – following the trial use needed adjustments or modifications may be identified, if so revisit step 3.
7. **Develop training plans** – identify personnel with expertise to support device use and implementation, budget for training, train the individual, family members, and support personnel, designate responsibilities and timelines for training.
8. **Identify funding sources** – third party payers (education, vocational rehabilitation, Medicare, Medicaid, private insurance), rental programs from manufactures, used equipment sources, AT financial loan programs, private pay.
9. **Define follow-up activities** – identify who will coordinate short and long term follow-up needs, how will follow-up be done (phone, e-mail, meetings), establish timelines.

Obtaining an AT assessment can provide the essential information to be able to choose the appropriate AT for individuals with disabilities to increase

independence at home, maximize employment options, increase access to general education, increase socialization, and expand recreational opportunities.

Update on IPAT Activities

IPAT was recently awarded a contract through the ND Department of Human Services, Aging Services Division to deliver the Senior AT Safety (SATS) program. The purpose of SATS is to provide assistive technology (AT) safety devices and services to help state residents who are at least 60 years old, and are not living in a nursing facility, continue to live safely in their homes.

SATS provides:

- Medication dispensers to ALL state residents who meet the criteria above.

SATS provides:

- AT devices and services to state residents living in medically underserved counties who also meet the criteria above. This may include the purchase of AT safety devices, up to \$200 per person (i.e., magnifier, walker, smoke alarm, automatic faucet control, electric jar opener); consultation services to determine AT device need; and/or training from an AT specialist on device use within the home environment.

Participation in the SATS program is voluntary and is at no cost to the participant. For more information, call Connie toll-free at 1-866-265-0450.

CONSUMER CONNECTION

Housing for a New Age

Barb Owens, AHDI Housing Director

Responding to the changing demographics of western North Dakota, Affordable Housing Developers, Inc. (AHDI) decided to focus the construction of the next two units in the Trail West Housing Development, just off Old Red Trail in Mandan, to meet the needs of elderly or mobility impaired persons. These housing units will be built to meet three goals:

1. Universal Design - (the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.)
2. Affordability
3. Energy efficiency

The anticipated sale price of the homes will be approximately \$120,000. Individuals or families wishing to purchase these homes must meet the following criteria:

1. Meet the required income guidelines (a family of four must earn less than \$52,300)

2. Be able to obtain financing for a portion of the sale cost. AHDI may be able to provide a soft-second mortgage to assist with the affordability of the home.

The design and funding for the additional development subsidy for these units is the result of a collaboration between the Division of Community Services, the Interagency Program for Assistive Technology, MedEquip One, Rehabilitation Consulting & Services and AHDI.

For more information or an application form, contact AHDI at 701-530-1940.



FUNDING NEWS

Use your Flexible Spending

Account to Pay for AT

Information obtained from the www.irs.gov and <http://www.nls.org/av/summer-fall05.htm>

Many people have access to a Medical Flexible Spending Account (FSA) through their employers; however, some may not have thought to use it for assistive technology purchases for themselves or their family members.

A health flexible spending arrangement usually funded through voluntary salary reduction with your employer, allows employees to be reimbursed for medical expenses. No employment or federal income taxes are deducted from your contribution. Although plans vary by employer, this benefit is a "Use it Or Lose It" plan; all amounts deducted in a particular year must be used in that year or they will be lost. (Recent IRS policy changes may allow for a limited ability to use your FSA money during the first few months of the next year. This may depend on your employer's plan.)

In addition to traditional medical expenses such as insurance co-pays and medication, medical expenses related to assistive technology are also covered. These expenses include:

- Artificial limbs,
- Braille books and magazines (the amount that costs more than the cost of regular printed editions),
- Specialized equipment for your car or van,
- Guide dogs or other animals,
- Hearing aids,
- Home improvements related to a medical condition such as a ramp or other improvements to make your home accessible (the cost of the improvement is reduced by the increase in the value of your property-the difference is a medical expense),
- Specialized telephone equipment,
- Cost of equipment that displays subtitles for hearing-impaired persons, and
- Wheelchairs.

Flexible Spending Accounts can also reduce your monthly income so that you or someone else in your household may be able to qualify for other benefits. See the example below:

Example: Darlene Green is a widow with a son, Jason, who has cerebral palsy and receives a monthly Social Security Income (SSI) check. Ms. Green was able to pay her \$250 per month share of family health insurance premiums through her flexible spending account. By doing so, her annual income was reduced by \$3,000. Because the SSI program will not count this income when determining Jason's SSI eligibility, he remains eligible for SSI and Medicaid. Through Medicaid he may be able to obtain the assistive technology he needs such as a wheelchair and an augmentative communication device. Being on SSI will also qualify him for any needs-based services from the state vocational rehabilitation agency.

Check with your employer to see if a Flexible Spending Account is offered. Make sure to check on the specifics of the program before entering into an agreement.

EQUIPMENT SPOTLIGHT



Parrot Voice Mate –Voice Interactive Electronic Organizer

The Parrot Voice Mate is a pocket-sized voice-operated personal organizer designed for use by people who are blind or visually impaired.

Voice Mate stores and retrieves information by speaking to it and features a: phone book, note pad, appointment book, talking clock and alarm, talking calculator, PC link for storing data and updating software, dialing assistance, and control panel.

The user's manual is available in large print, on audio cassette, or on CD. The CD has a different track for each section of the manual making it easier to select a specific section than the audio cassette manual. All manuals include the same content. **Specifications:** Dimensions: 5.4 x 2.7 x 0.6 inches; Weight: 5.3 ounces; 4-AAA batteries; Retail: \$259.00.

To purchase a Parrot Voice Mate call NanoPac, Inc. at 1-800-580-6086 or email <http://www.nanopac.com/Parrot%20Voice%20Mate.htm> . If you would like to try the Parrot Voice Mate, contact the IPAT Loan Librarian at 1-800-895-4728.

FOR YOUR INFORMATION:

20th Annual North Dakota Association of Community Facilities Conference will be held in Bismarck on May 3 -5, 2006 at the Doublewood Inn. This conference is for people with disabilities, their family members and the professionals that support them. There are over 35 topic specific sessions and featured guest speakers to promote "Realizing Dreams Through Individual Support". For more information contact Mary or Cheryl at 701-858-3260.

The North Dakota Family Connections Conference will be held in Bismarck on June 14 - 16th. This conference is an excellent resource for families of children with special needs. Assistance with the cost of registration and any travel expenses are usually available. Look for updated conference information at: <http://www.conted.und.edu/connections/>

The third annual Youth Disability Leadership Conference will be held in Minot on June 20 - 22, 2006 on the Minot State University campus. The conference is open to students aged 15-21 who have disabilities. For more information, registration forms, and comments from prior participants, see the conference web site at www.ndcpd.org/youth. For questions specific to lodging, contact Dawn Olson at 1-800-233-1737 or email dawn.d.olson@minotstateu.edu