

## **Funding for Assistive Technology Devices and Services**

Many of the devices in this book are fairly inexpensive and are available through local retail outlets or catalogs. Other items can be costly and it is good to know where you can turn for assistance in funding these devices and the services, such as assessment and training, which may be necessary.

Funding is available from a variety of public and private sources. Following are brief descriptions of some of the entities which may provide funding for assistive technology devices and services if eligibility and coverage criterion are met.

### **Medicaid**

Medicaid is a state and federally funded health insurance program for individuals with low income and limited assets. The primary criterion for funding assistive technology is its medical necessity.

### **Medicare**

Medicare is a federal health insurance program designed to reduce the out-of-pocket expenses for medically necessary health services for the aged and those under the age of 65 who have disabilities. If medically necessary and a covered service, assistive technology may be funded through Medicare.

### **Vocational Rehabilitation**

Vocational Rehabilitation is a public service financed by state and federal funds. It is designed to develop, improve, or restore the ability of individuals with disabilities to become gainfully employed or as self-sufficient as possible. Vocational Rehabilitation may fund assistive technology required by such individuals.

### **Schools**

Schools are required to provide assistive technology for children with disabilities who need assistive technology devices and services in order to benefit from education.

### **Private Insurance**

Private health insurance is a government-regulated business which is designed to assist covered individuals to pay for medical care. Depending upon the policy, some plans purchase assistive technology, if it is medically necessary.

### **Health and Disability Organizations**

A number of private organizations provide information, counseling, referral and, sometimes, financial support to purchase assistive technology for people with disabilities. Some of these organizations include: National Easter Seal Society, Mental Health Society, American Red Cross, North Dakota Association for the Disabled, March of Dimes.

### **Civic Groups and Service Organizations**

Many national and local service organizations set aside or raise money to help people with disabilities obtain assistive technology, depending upon their specific goals or pet projects. These groups include, but are not limited to: Knights of Columbus, Veterans of Foreign Wars, Elks Club, Masons, Jaycees, Rotary.

### **Assistive Technology Financial Loan Programs**

North Dakota's Tech Act Project, the Interagency Program of North Dakota (IPAT), has established a financial loan program that can provide individuals with disabilities a means to obtain personal loans for the purchase of assistive technology devices. Many Tech Act projects have established similar programs and loan eligibility, terms and conditions vary according to the program designs. Specific information may be obtained by contacting the Tech Act project in your state.