

Disability Rights Nebraska

Protection and Advocacy for People with Disabilities

How to Pay for an Assistive Technology Device or Service

What is assistive technology?

Assistive technology involves the selection and use of services and devices that help people with disabilities to function independently at home, work, school, and the community. Sometimes, assistive technology is referred to as “AT.”

What is an assistive technology device?

An assistive technology device is any item, piece of equipment, or product system that helps a person with a disability to increase, maintain, or improve functional capabilities.

What is an assistive technology service?

An assistive technology service provides direct assistance to a person with a disability in choosing, acquiring, or using an assistive technology device. Assistive technology services may include:

- An assistive technology evaluation.
- Providing a person with a disability with specific and useful information about the various types of assistive technology that are available.
- Providing an assistive technology device to a person with a disability through a purchase or lease option for assistive technology equipment.
- Selecting, designing, fitting, customizing, adapting, applying, maintaining, repairing, replacing, or donating assistive technology devices.
- Coordinating therapies, interventions, or services for use with an assistive technology device.
- Providing training or technical assistance about the assistive technology device to the person with a disability and others, if appropriate.
- Providing training or technical assistance for professionals, such as teachers, employers, etc.

- Expanding the availability of access to technology, such as electronic and information technology to people with disabilities. *Assistive Technology Act of 2004* Sec. 3002 (3), (4), & (5).

How can I learn what type of assistive technology could be appropriate for me?

To find out which type of assistive technology could be appropriate, you may wish to request an assistive technology assessment. The assessment will help you determine what your needs are and which assistive technology devices and services will help you experience more independence in your everyday life. To request an assistive technology evaluation, contact the Assistive Technology Partnership:

Toll Free: (877) 713-4002

Website: <https://atp.nebraska.gov>

How can I get assistive technology funded in Nebraska?

After you know which type of assistive technology is appropriate, you can consider different ways to pay for it. Some of the funding sources for assistive technology include the following:

Medicaid

The Nebraska Medicaid Program is jointly funded by the federal government and the State of Nebraska to provide medical coverage for people who cannot afford to pay for medically necessary services. To apply for Nebraska Medicaid, you may choose one of the following options:

Fill out an application online at: ACCESSNebraska.ne.gov

Call one of the numbers below to apply over the phone, or to request a paper application. Phone lines are open from 8:00 a.m. to 5:00 p.m., Monday through Friday.

- Toll Free: (855) 632-7633
- Lincoln Phone: (402) 473-7000
- Omaha Phone: (402) 595-1178
- Visit a local DHHS office

The types of medically necessary services that Medicaid may pay for include:

- Durable medical equipment, orthotics, prosthetics, and medical supplies when they are medically necessary and prescribed by a physician.
- Medical supplies and equipment if you receive home health care services.
- Eligible children, 20 years of age and younger, may receive eye glasses, hearing aids, and other medical supplies through the services of HEALTH CHECK, the Nebraska Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) program.

Medicaid Information

There are a few action steps that may increase the likelihood of payment for your assistive technology device or service. Generally, obtaining pre-authorization from your insurance provider is required in order for devices and services to be considered for payment. If you are dual eligible for Medicaid and Medicare, you should obtain preauthorization from both providers to eliminate possible conflicts in coverage for the requested device. In addition, you will need a prescription and Letter of Medical Necessity from your medical provider. However, taking these steps does not guarantee that a device or service will be covered.

If Medicaid pays for you to be in a nursing facility or intermediate care facility for people with developmental disabilities (ICF/DD), the facility must provide you with necessary assistive technology devices and services. If a doctor prescribes an assistive device or service for you, it must be included in your individual care plan. The facility must also train you on how to use the device and it must pay for any repairs to the device.

Medicaid Home and Community-Based Waivers

Medicaid Home and Community-Based Services (HCBS) waiver programs were developed to assist people with disabilities who prefer to receive services and supports in their homes or communities, rather than institutions or nursing facilities.

Nebraska offers three Home and Community-Based Services waivers which may provide funding for assistive technology, environmental modification assessments, home modifications, Personal Emergency Response System (PERS), and vehicle modifications:

- Aged and Disabled (AD) Waiver
- Comprehensive Developmental Disabilities (CDD) Waiver
- Developmental Disabilities Adult Day (DDAD) Waiver

Medicare

Medicare is a federally funded health insurance program for people aged 65 and older, people under 65 years of age who have been eligible for disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board for 24 months, and people with end-stage renal disease. People who meet these Medicare eligibility requirements can choose to enroll in the Original Medicare coverage or a Medicare Advantage Plan that is provided by Medicare-approved private insurance companies. Both types of coverage have Part A (Hospital Insurance) and Part B (Medical Insurance). Assistive technology may be funded through Part A and Part B of Medicare.

Medicare Part A

Medicare Part A is generally provided at no cost and covers inpatient hospital services, skilled nursing facility services, home health benefits, and hospice care. Under Part A, assistive technology may be funded as medical appliances and equipment or durable medical equipment.

Medicare Part B

Medicare Part B is provided by paying a premium. It covers physician's services, outpatient hospital services, home health services, and other services and supplies. Under Part B, assistive technology may be funded as durable medical equipment, prosthetic devices, and orthotic devices. Medicare Part B may also pay for power wheelchairs and augmentative communication devices.

To have Medicare fund assistive technology, you will need a doctor's written prescription for the assistive technology device or service and it must be medically necessary. You should also consider having your doctor provide a Letter of Medical Necessity.

Private Health Insurance

Check with your private health insurance provider to find out if assistive technology is covered in your policy. Your insurance company may require pre-authorization before it will agree to cover your assistive technology. You will need a prescription from your doctor and a Letter of Medical Necessity.

Appeal Rights

If you are denied a medically necessary assistive technology device or service through Medicaid, Medicare, or private health insurance, you may want to contact Disability Rights Nebraska. Our agency can conduct an intake to determine if we are able to assist you with appealing the denial. You may reach Disability Rights Nebraska at:

Disability Rights Nebraska
134 South 13th Street, Suite 600
Lincoln, NE 68508

Phone: (402) 474-3183

Toll Free: (800) 422-6691

Fax: (402) 474-3274

Website: www.disabilityrightsnebraska.org

E-mail: info@disabilityrightsnebraska.org

Tricare

Tricare is health insurance for active and retired military personnel and their dependents. Tricare benefits may pay for durable medical equipment as well as prosthetics, including augmentative communication devices. For more information, visit Tricare's website at:

Website: <https://www.tricare.mil>

U. S. Department of Veterans Affairs

The U. S. Department of Veterans Affairs (VA) – Veterans Health Administration provides health care to eligible veterans, and may include medically necessary equipment. Equipment that is often considered assistive technology includes items such as durable medical equipment, prosthetics, orthotic devices, hearing aids, and eyeglasses. Veterans may also be eligible for a Specially Adapted Housing (SAH) Grant that would assist veterans with disabilities in adapting their house to meet their needs. The adaptations would allow veterans to continue to live as independently as possible in their own home. Veterans who wish to have their assistive technology funded through the VA must have medical justification for their assistive technology. A

doctor's prescription and a Letter of Medical Necessity will assist in providing proof of need. For more information, contact the Nebraska Department of Veterans' Affairs at:

Nebraska Department of Veterans' Affairs
P.O. Box 95083
301 Centennial Mall South, 4th Floor
Lincoln, NE 68509
Phone: (402) 471-2458
Fax: (402) 742-1142
Website: <https://veterans.nebraska.gov>

Area Agency on Aging

Your local Area Agency on Aging may be able to assist in paying for assistive technology in the form of home modifications and durable medical equipment. There are usually age guidelines to qualify for this assistance. Generally, other resources must also be exhausted before your Area Agency on Aging will be able to assist in funding your assistive technology. There are currently Area Agency on Aging offices in Beatrice, Hastings, Kearney, Lincoln, Norfolk, North Platte, Omaha, and Scottsbluff.

For more information, contact an Area Agency on Aging office near you.

Nebraska VR (Vocational Rehabilitation)

Nebraska VR assists people with disabilities in preparing for and maintaining employment. Because some people may need assistive technology to do their job, Nebraska VR can refer individuals to the Assistive Technology Partnership (ATP) to do an assistive technology assessment. The assessment is done at no cost to the individual and will help to determine what assistive technology may be useful to you at work. Your local Nebraska VR office, as well as the Nebraska Commission for the Blind and Visually Impaired, may assist you in selecting and obtaining the assistive technology that you need. Nebraska VR may be able to assist in paying for your assistive technology, but will look to other funding sources that could be available as well. You also may have to pay for part of the cost of your assistive technology based upon your financial resources. For more information, contact Nebraska VR at:

Nebraska VR
Nebraska Department of Education
P.O. Box 94987
Lincoln, NE 68509

Phone: (402) 471-3644
Toll Free: (877) 637-3422
Website: <http://www.vr.nebraska.gov>

Individuals with Disabilities Education Act (IDEA)

The Individuals with Disabilities Education Act (IDEA) requires school districts to provide a free appropriate public education to students with disabilities based on their individualized educational needs. A child's individualized education must include assistive technology devices and services if they are required as part of a child's special education services, related services, and/or supplementary aids and services.

Assistive technology under the IDEA may include an assistive technology assessment, device, or service related to the use or training in using the device. Any special education and related services should be written in your child's Individualized Family Service Plan (IFSP) or Individualized Education Program (IEP).

Technology Specialists from the Assistive Technology Partnership can provide guidance regarding the utilization of appropriate assistive technology in the educational setting. In addition, they can provide training, consultations, technical support, and demonstrations to students, parents, educators, therapists, and service providers. For more information, contact the Assistive Technology Partnership at: (877) 713-4002.

For more information about special education and assistive technology, see Disability Rights Nebraska's Law in Brief publication, *Assistive Technology and Special Education*.

PASS Program through the Social Security Administration

Through the Plan to Achieve Self Support (PASS) program with the Social Security Administration, a beneficiary of Supplemental Security Income (SSI) can set aside some of their income to pay for the items or services they need to achieve a specific work goal, such as assistive technology that will help them get to and from work. The program allows individuals to set aside this money without affecting the amount of their SSI benefits. The income can be set aside in one large sum or installment payments.

Social Security does not actually pay for the assistive technology, but does allow for the person to pay for their own assistive technology through the PASS program they develop. For more information about the program, Social Security beneficiaries may contact Disability Rights Nebraska at:

Disability Rights Nebraska
134 South 13th Street, Suite 600
Lincoln, NE 68508
Phone: (402) 474-3183
Toll Free: (800) 422-6691
Fax: (402) 474-3274
Website: www.disabilityrightsnebraska.org
E-mail: info@disabilityrightsnebraska.org

AT4ALL, ReUse Network, and the iCanConnect Program

AT4ALL, a service of the Assistive Technology Partnership (ATP), provides an online listing of assistive technology and equipment that is distributed for people with a disability. The listing consists of free items that have been donated, used items that are for sale, and items for demonstration or short-term loan.

ATP partners with the ReUse Network to ensure equipment that can be reused is made available to Nebraskans. The Assistive Technology Partnership also coordinates iCanConnect, the federally funded program that provides telecommunications equipment for people with combined vision and hearing loss. For more information, contact the Assistive Technology Partnership:

Assistive Technology Partnership
3901 North 27th Street, Suite 5
Lincoln, NE 68521
Phone: (402) 471-0734
Toll Free: (877) 713-4002
Website: <https://www.at4all.com>
Website: <https://atp.nebraska.gov/services/reuse-network>

Assistive Devices Loan Program and the Nebraska Specialized Telecommunications Equipment Program (NSTEP)

The Assistive Devices Loan Program is offered by the Nebraska Commission for the Deaf and Hard of Hearing to individuals and consumers who live in Nebraska. The program offers three month loans for items such as amplified phones, personal listening devices, and teletypewriters.

The Nebraska Specialized Telecommunications Equipment Program (NSTEP) provides monetary assistance to people who are Deaf, Deaf-Blind, Hard of Hearing, or

have a Speech Disability that prevents using a phone effectively. People who need financial assistance in purchasing specialized telecommunications equipment or have an interest in the Assistive Devices Loan Program may contact the Nebraska Commission for the Deaf and Hard of Hearing:

Toll Free: (800) 545-6244
Website: <https://ncdhh.nebraska.gov>

Alternative Financing Solutions

Alternative Financing Solutions is a service of Easterseals Nebraska. The program provides an opportunity for people with disabilities to obtain low-interest loans to purchase assistive technology devices and services. Loans under this program can range from \$1,500 to \$50,000 and have a reduced interest rate as well as negotiated terms. Alternative Financing Solutions has three separate loan funds, with loan amounts ranging from \$100 - \$35,000. To learn more about the Alternative Financing Solutions, contact Easterseals Nebraska.

Easterseals Nebraska
12565 West Center Road, Suite 100
Omaha, NE 68144
Phone: (402) 462-3031
Toll Free: (800) 471-6425
Website: <http://www.easterseals.com/ne>

Disabled Access Credit for Small Businesses

Small businesses may be eligible to receive a federal tax credit of up to 50 percent for money spent toward accessibility for people with disabilities and to comply with the Americans with Disabilities Act of 1990. Eligible small businesses can receive credit for expenditures related to barrier removal, providing qualified sign language interpreters, providing methods of making visual materials available to people with visual impairments, and acquiring equipment or devices for people with disabilities.

For more information, contact the Internal Revenue Service at:
<https://www.irs.gov>