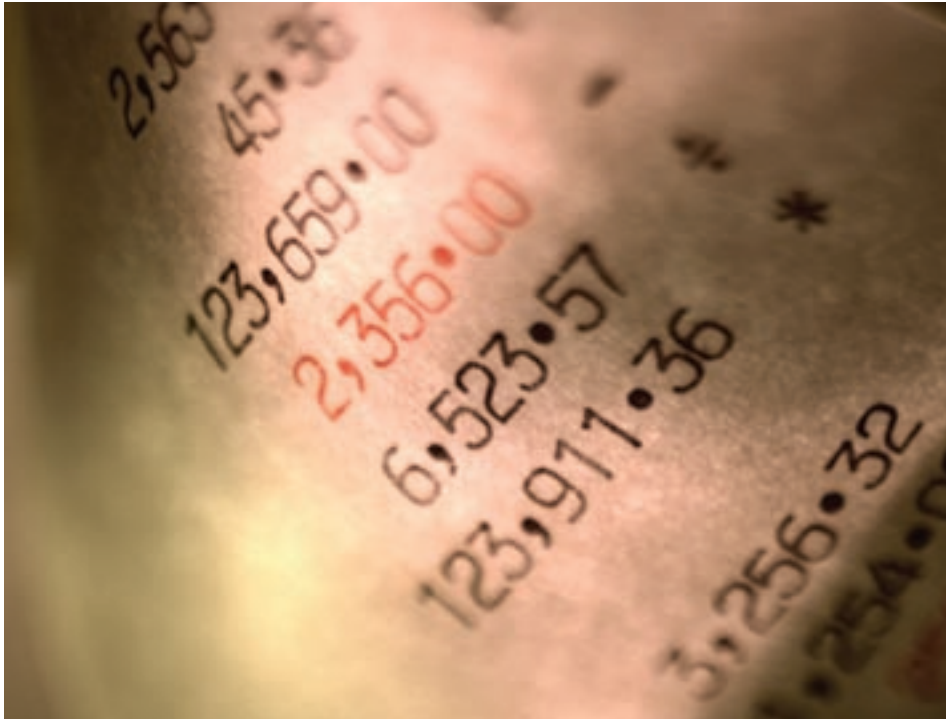


In Search of Funding

by Bill Dupes, ACA Information Specialist



It is easy to become frustrated as these individuals seek access to assistive technology, financial aid for their education, home, school and office modifications, adaptive driving equipment, and funding for a variety of needs.

Fortunately, funding is available for those who qualify and who know how to find it. Following is a basic overview of the types of assistance that amputees might be able to obtain.

Child Assistance



St. Jude Children's Research Hospital:

(Birth-18) Acceptance for treatment is based solely on a patient's eligibility for an ongoing clinical trial. Telephone: 1-866/2STJUDE, Web site: www2.stjude.org/contact_us

Medicaid: Individuals get Medicaid services automatically if they receive Supplemental Security Income (SSI) or Aid to Families with Dependent Children (AFDC). If they're ineligible for either of these programs, however, they might still qualify for Medicaid. Telephone: 1-877/267-2323; Web site: www.cms.hhs.gov/medicaid/stateplans/map.asp

Early & Periodic Screening, Diagnosis & Treatment (EPSDT):

(Birth-21) This Medicaid program provides a wide range of healthcare coverage to low-income children. Telephone: 1-410/786-5916, Web site: www.cms.hhs.gov/medicaid/epsdt/default.asp

Blue Cross Blue Shield: Some Blue Cross Blue Shield companies have established "Caring for Children Foundations" that provide free or low-cost coverage to children who are not insurable through Medicaid or private insurance. Services and eligibility requirements vary. Web site: www.bcbs.com

With the constant development of new technology, more and more options exist to enable people with disabilities to work, achieve higher levels of education, and live independently.

Variety Clubs International: (Birth-21) The organization's purpose is to improve the quality of life of children who are sick, disabled or disadvantaged by social circumstances. Telephone: 1-888/852-1300, Web site: www.usvariety.org

Lions Clubs International: Lions clubs provide a variety of services, including senior citizen programs and medical care for those in need. Telephone: 1-630/571-5466, Web site: <http://membership.lionsclubs.org>

Rotary International: (Birth-21) This worldwide organization of business leaders provides humanitarian service through more than 30,000 Rotary Clubs. Telephone: 1-847/866-3000, Web site: www.rotary.org/services/clubs/index.html

The Benevolent and Protective Order of Elks: (Birth-21) Services and opportunities vary from one community to another and include summer camps, educational grants and scholarships, healthcare, and home modification assistance. Telephone: 1-773/755-4700, Web site: www.elks.org/lodges/default.cfm

Shriners: (Birth-21) All children under 18 are eligible for prostheses. If a child has insurance, the insurance is billed first and Shriners pays the rest. If there is no insurance, Shriners pays the entire bill, including travel expenses. They will even transport patients to their facility by van or plane. Telephone: 1-800/237-5055, Web site: www.shrinershq.org/hospit.html

Transportation Resources



If individuals can't afford the travel expenses to see their prosthetist, most major airlines have programs to which people can donate their frequent-flier miles for charitable or medical use. In addition, there are several networks of volunteer pilots willing to provide transportation for those with medical and financial need.

National Patient Air Transport Helpline

Telephone: 1-800/296-1217, Web site: www.npath.org

AirLifeLine

Telephone: 1-877/247-5433,

Web site: www.airlifeline.org/a1/servlet/visit

Angel Flights

Telephone: 1-813/546-3265,

Web site: www.info@angelflightsnet.org

Nonprofit Organizations

The following organizations help those who can't afford assistive technology or related services and have exhausted the usual funding methods.

Amputee Resource Foundation of America

Telephone: 1-612/812-7875,

Web site: www.amputeerresource.org

Barr/United Amputee Assistance Fund

Telephone: 1-407/359-5500,

Web site: www.oandp.com/organiza/barr/index2.htm

Limbs for Life Foundation

Telephone: 1-888/235-5462,

Web site: www.limbsforlife.org

New Beginnings Prosthetic Ministries

Telephone: 1-949/260-2011,

Web site: www.newbeginnings2000.org

Prosthetics for Diabetics Foundation

Web site: www.expag.com/page/pfdfoundation

Vocational Rehabilitation (VR): Individuals who are unemployed and don't have Medicare, Medicaid or private insurance should check with their state VR office to see what funding programs are available. VR may pay for assistive technology or offer other services, including counseling, referrals to other funding sources, independent living training, or advocacy. Many states also provide the equivalent of VR for children. Anyone applying for funds, however, is expected to demonstrate that the service or assistive technology will enhance their employability. If employment isn't an option, they must show that it will enable them to function independently. Telephone: 1-800/772-1213, Web site: www.ssa.gov/work/ServiceProviders/rehabproviders.html

Technical Assistance Project (TAP): TAP is funded to help reduce barriers and increase access to assistive technology and services. Telephone: 1-703/524-6686, Web site: www.resna.org/taproject/at/statecontacts.html

Special Education: (Ages 3-21) School systems may provide a range of assistive technology and services. A child must receive any assistive technology or services needed to transport him or her to school. In addition, training may also be provided to parents if it will benefit their children who receive special education services. Telephone: 1-202/205-5507, Web site: www.ed.gov/offices/OSERS/OSEP/Monitoring/state_contact_list.html

Student Aid Resources



(Ages 18+) Students with disabilities may apply for a variety of scholarships offered by various organizations. Information on special student aid is also available through state VR offices.

Higher Education and Adult Training for People with Handicaps

Telephone: 1-800/544-3284,

Web site: www.heath-resource-center.org

International Center for Disability Resources on the Internet

Telephone: 1-919/349-6661,

Web site: www.icdri.org/Financial%20Aid/finaid.htm

FinAid

Web site: www.finaid.org/otheraid/disabled.phtml

American Association of People with Disabilities

Web site: www.aapd.com/docs/linkscholarshipawards.html

Organizations for Disabled Athletes



Challenged Athletes Foundation (CAF)

Phone: 1-858/793-9293,

Web site: www.challengedathletes.org/caf/index.asp

National Sports Center for the Disabled (NSCD):

The NSCD offers scholarships twice a year, winter and summer.

Telephone: 1-303/293-5711,

Web site: www.nscd.org/recreation/scholarships.html

Home Modification Resources



How accessible a home is depends on the nature of the individual's disability. Without the appropriate assistive technology, people with disabilities can feel as if they are trapped in their own home. The solution might be as simple as adding grab bars and a tub seat in the bathroom, or, for wheelchair users, adding ramps, widening doors, and lowering counters. Fortunately, assistance is available.

Fair Housing Act (FHA): The FHA requires landlords to allow renters to make their residence

accessible. Though renters must agree to return the interior of the residence to its original condition when they leave, they don't have to remove exterior modifications such as ramps. Telephone: 1-800/569-4287, Web site: www.hud.gov/offices/fheo/FHLaws/index.cfm

Departments of Energy/Health and Human Services:

The Low Income Home Energy Assistance Program and the Weatherization Assistance Program provide funds to weatherize the homes of lower income individuals.

Low Income Home Energy Assistance Program (LIHEAP)

Telephone: 1-866/674-6327, Web site: www.acf.hhs.gov/programs/liheap/states.htm

Weatherization Assistance Program (WAP)

Telephone: 1-800/DOE-3732, Web site: www.en.doe.gov/buildings/weatherization_assistance/contacts.html

Community Development: Many cities and towns use CD Block Grants to help low-income citizens upgrade their homes. Telephone: 1-202/708-1112, Web site: www.hud.gov/offices/cpd/communitydevelopment/programs/contacts/index.cfm

Social Security Administration (SSA):

Under the SSAs work incentive programs, the amount individuals pay for home modifications is deducted from their earned income, allowing them to receive the applicable amount of benefits. They must prove, however, that these modifications will enable them to go to work. Telephone: 1-800/772-1213 or consult the SSA Web site for:

Impairment-Related Work Expense Program

Web site: www.ssa.gov/work/ResourcesToolkit/workincentiveschart.html#IRWE

Plan for Achieving Self-Support Program

Web site: www.ssa.gov/work/ResourcesToolkit/pass.html

Habitat for Humanity: Habitat for Humanity may provide volunteer labor to construct a ramp if materials are provided. Telephone: 1-229/924-6935, ext. 2552, Web site: www.habitat.org/local

Independent Living: Independent Living Centers (ILCs) are nonresidential, community-based

organizations providing services and advocacy for all people with disabilities. Their purpose is to help individuals achieve their maximum potential within their families and communities. Telephone: 1-703/525-3406, Web site: www.virtualcil.net/cils

Veterans Administration (VA): The VA offers income, medical, educational and vocational rehabilitation assistance to qualified veterans. Veterans with certain mobility impairments can also receive funds for home modifications. The VA may also help them buy, adapt or repair a vehicle. Telephone: 1-800/827-1000, Web site: www.va.gov

Vehicle Modification Resources



Nearly 383,000 modified vehicles are currently on the road. A new vehicle with modifications can range from \$20,000 to \$80,000. Still, no matter what modifications a person needs, there's probably more than one way to soften the blow. Here's a list of opportunities potential buyers might want to explore:

Manufacturer rebates

Most major automobile manufacturers offer rebates of up to \$1,000 toward the cost of aftermarket modifications on new vehicles.

Web site: www.nhtsa.dot.gov/cars/rules/adaptive/brochure/index.html

Used model

Buying a used vehicle for modification can save a person a lot of money, both in retail price and insurance costs. Those who want a new vehicle, on the other hand, should consider waiting until the end of the model year. At this time, dealers are motivated to move their inventory to make room for new models, which gives the buyer a bargaining edge.

Sales tax exemption

Many states will waive the sales tax on adaptive equipment if the buyer has a doctor's prescription for it. The dealer can provide more details.

Tax deductions

Buyers may be able to claim their vehicle modification as a medical expense on their income tax return. A tax consultant can help them determine whether their expenses qualify.

Long-term vs. short-term financing

Some dealers will roll the cost of the vehicle and the modifications into a single package that can be financed over a period up to 10 years. The good news: lower monthly payments. The bad news: higher interest.

The following organizations can provide additional information or help buyers locate companies that adhere to industry standards.

National Highway Traffic Safety Administration (NHTSA)

Telephone: 1-888/327-4236, Web site: www.nhtsa.dot.gov

National Mobility Equipment Dealers Association (NMEDA)

Telephone: 1-800/833-0427, Web site: www.nmeda.org

Adaptive Driving Alliance

Telephone: 1-623/434-0722, Web site: www.adamobility.com/find_dealer.html

Association for Driver Rehabilitation Specialists

Telephone: 1-800/290-2344, Web site: www.driver-ed.org

Senior Assistance



Department of Agriculture: (Ages 62+)

The Rural Development program offers 1 percent interest repair loans (up to \$15,000) or grants (up to \$5,000) to low-income and elderly homeowners. Telephone: 1-859/224-7322,

Web site: www.rurdev.usda.gov/recd_map.html

Medicare: (Ages 65+) Medicare is a health insurance program for people who receive Social Security Administration (SSA) benefits. Most people don't have to apply for Medicare benefits; SSA notifies them when they become eligible. Medicare provides two kinds of coverage. Part A covers inpatient hospital services, nursing facility and home health services, and hospice care. Part B is medical insurance. Individuals pay premiums through an

automatic deduction from their SSA check or they get a quarterly bill. Part B covers durable medical equipment (DME), ambulance or doctor's fees, and rehabilitation services. Both Part A and Part B services cover assistive technology. If a person is also eligible for Medicaid, it will cover some or all of the costs not covered by Medicare.

Telephone: 1-800/633-4227,

Web site: www.medicare.gov/Contacts/Home.asp

L-Codes

The prosthetic industry now has a system for insurance reimbursement called "L-codes." This is a unique billing add-on system in which a base code identifies the basic approach taken. Add-on codes describing options in components and other technology combine with the base code to fully describe the prescribed equipment or services and what is covered by Medicare. (See pages 43-44 for more information.)

Special Purchasing Assistance and Techniques



Medical Discount Programs: Companies that offer medical discount programs negotiate with healthcare providers for discounts on medical goods and services. While such companies stress that they are not a replacement for health insurance, individuals with a pre-existing condition or those who cannot afford insurance coverage may find these programs an option worth investigating. Even if a person has insurance, these programs may provide savings on services not covered by insurance. Examples of medical discount programs currently available are:

POWERx Medical Benefits Network

Telephone: 1-800/421-4943,

Web site: <http://powerx.hypermart.net>

HealthCove

Telephone: 1-800/796-5558,

Web site: www.healthcove.com

Care Entrée

Telephone: 1-972/522-2000,

Web site: www.careentree.com

Pharmacy Assistance Programs: Thirty-four states have established or authorized some type of program to provide pharmaceutical coverage or assistance to low-income elderly or disabled individuals who don't qualify for Medicaid. Telephone: 1-800/633-4227, Web site: www.medicare.gov/Prescription/Home.asp

Patient Assistance Programs: These programs are offered by many drug manufacturers to help those who can't afford their medicines obtain them at no cost or low cost. Individuals may call or write the companies to determine if their medication is covered and request the necessary information and paperwork. If a medication isn't covered, there may be an alternative drug available that might qualify. After the paperwork is submitted and approved, the company will ship the medication to the individual through his or her physician. A list of participating companies may be found at www.seniorliving.about.com/gi/dynamic/offsite.htm?site=http://needymeds.com

Making Payments

If asked, prosthetists will occasionally make special payment arrangements for those who simply can't pay for prostheses in any other way.

"One Step at a Time"

A common misconception is that if there is a problem with a prosthesis, getting a new one is the only way to go, since insurers often won't cover repairs. If possible, however, individuals can save their money and get one thing done at a time, repairing or replacing components as needed.

Used Equipment

Individuals seeking used DME may advertise in support group newsletters for the components they need, asking readers with unused parts to donate or sell them. A local prosthetist might be willing to install them at low or no cost. Although liability issues can complicate this, individuals can make a "hold-harmless" agreement with those willing to help. They should, however, discuss this with their attorney first.

Several organizations, such as Easter Seals and TAP, accept donated equipment to loan or sell at discount prices. Others serve as a "classifieds" forum where individuals can buy, trade and sell their equipment.

Easter Seals

Telephone: 1-800/221-6827,

Web site: www.easter-seals.org/site/PageServer

Disabled Dealer Magazine

Telephone: 1-888/521-8778,

Web site: www.disableddealer.com

Worldwide Wheelchairs and Used Medical Equipment

Telephone: 1-800/786-8231,

Web site: www.usedwheelchairs.com

Advocacy



Sometimes, no matter how hard individuals try, or how well they prepare, it may take a third party to overcome obstacles that block the way to the assistance they need. Advocate organizations serve as mediators between them and their insurer, employer or creditors to resolve insurance, employment or financial problems related to their medical condition. The following organizations or directories may be able to help:

Patient Advocate Foundation

Telephone: 1-800/532-5274,

Web site: www.patientadvocate.org

National Patient Advocate Foundation

Telephone: 1-757/873-0438, Web site: www.npaf.org

Center for Patient Advocacy

Telephone: 1-800/846-7444,

Web site: www.patientadvocacy.org

American Bar Association

Telephone: 1-800/285-2221,

Web site: www.abanet.org/disability

Neighborhood Legal Services

Telephone: 1-716/847-0650, Web site: www.nls.org

National ADA Attorney List

Telephone: 1-850/942-5505,

Web site: www.wistal.com/smoke/smoke4.htm 