**AT Funding Process Overview**

Steps to Determine Funding for Assistive Technology

1. Determine the need.

* Document the need
* Be prepared to provide necessary prescriptions and proof of medical necessity

2. Determine the device or assistive device needed.

* What areas of life the device can improve?
* Specify the device needed and explain the need for special features.

3. Is there an alternative device that will work?

* Is there another type of equipment or service that can provide what is needed if funding is not available?

4. Determine available funding resources.

Personal Resources

* Can the individual or family pay? Personal contributions are often part of the funding strategy.
* Can a loan be obtained? You may want to check with your local bank or credit union to see if you would qualify for a loan. Self Help Credit Union has Access Loans for home or vehicle modifications
* Loaning of equipment is sometimes available from local groups.
* Is there private insurance? The policy will state what is covered. It may offer coverage if the device meets the standard for Durable Medical Equipment and medical necessity set forth in the policy. **Note that Durable Medical Equipment requires prior approval**. Private insurance may cover assistive technology if it fits the guidelines of the plan. Key issues are "medical necessity" and fitting the definition of "durable medical equipment" and "orthotics and prosthetics". It is best to get a copy of the Explanation of Coverage.

Public Programs

* Are there public programs for which the person qualifies?
* Assistive Technology Infant – Toddler Funds. This may be an option for children ages birth thru 2 years old with disabilities.
* Children’s Special Health Services (CSHS) provides services or payment for services for some children with special health-care needs requiring long term specialty care. These medical problems can present children from growing and developing normally. Children served by this program are those who: live in North Carolina; are less than 21 years of age; are enrolled with Medicaid; have a condition that is covered by CSHS; and need services not covered by their health insurance, Medicaid, CAP or any other programs. Some children may be eligible who are in a family of migrant farm workers; or are immigrants. Services covered by CSHS must be medically necessary and related to the child’s medical condition. Services may include wheelchairs and other equipment, bracing and special products along with other items. To find out about eligibility for CSHS and for additional information, call the Special Needs Help Line at: 1-800-737-3028.
* \*Source: Children’s Special Health Services (CSHS) Brochure, NCDPH
* NC Health Choice offers coverage for uninsured children less than 19 years of age meeting the family income eligibility. For information on Children’s Special Health Services and NC Health Choice services for children with special health needs, contact the help desk at 1-800-737-3028.
* Public Schools have the responsibility to provide the assistive technology for eligible students. The funding source may be the school system or other programs. It is up to the parent as to whether they want to contribute through insurance or not. They cannot be forced to do so. For general information about the services in your local school system, contact the Director of Exceptional Children.
* Vocational Rehabilitation and Independent Living are options to consider after high school. Vocational Rehabilitation assists eligible clients who want to work. Independent Living provides services to those who are eligible who cannot work but want to remain independent in their community.
* Managed Care Organizations “MCO” ( formerly LME’s or Area Mental Health Agencies) are the initial point of contact to determine if the individual with developmental disabilities is eligible for various programs. These programs are designed to serve the needs of people with developmental disabilities so they can remain in the community. To identify the MCO in your area go to <http://www.ncdhhs.gov/mhddsas/lmedirectory.htm> or call Advocacy and Customer Services with the Division of Mental Health/Developmental Disabilities/Substance Abuse Services through the CARELINE at 1-800-662-7030.
* Medicaid <http://www.ncdhhs.gov/dma/consinfo.htm> may offer coverage to individuals if the device meets the standard for Durable Medical Equipment and medical necessity set forth in the policy. Note that Durable Medical Equipment requires prior approval.
* Medicare Part B covers device meeting the standard for Durable Medical Equipment and medical necessity set forth in the policy. Note that Durable Medical Equipment requires prior approval. Augmentative Communication Devices (referred to as Speech Generating Devices) are now covered under Medicare Part B. One web site for further information is [www.aac-rerc.org](http://www.aac-rerc.org). For additional information on Medicare B go to [www.medicare.gov](http://www.medicare.gov) .

Private Programs

* Are private funds available? There is funding available through private foundations. The guidelines differ but may include any or all of the following: disability, age, geographic location, professional field, and level of financial need. On a small scale, local civic groups may give partial assistance. Resources vary from locality to locality and often depend on the individual situation.
* Gather all essential information.
* Ask what written support is needed. (For example, description of person’s need, description of equipment and features, expected benefit to the person, costs, and other financial resources)
* What is specifically required by the funding source?
* What personal financial information is required?

6. Receive funding authorization approval.

* Suppliers can then process the order.
* If the funding source pays in full, the process is complete.
* If further financial assistance is needed, seek co-payment sources.

7. Seek co-payment sources.

* What other sources can assist in payment of total cost? Refer to the information in #4 under private funding.
* Contact sources previously approached or seek new sources.

8. Seek appeals as appropriate.

* Determine the process used by each source.
* File an appeal. If you haven’t filed the initial claim or initially approached the funding source, you can’t appeal.

NCATP provides information on potential assistive technology funding resources for the individual to pursue. Contact Sonya Clark, Information and Referral Specialist at [sonya.clark@dhhs.nc.gov](mailto:sonya.clark@dhhs.nc.gov) for additional assistance identifying potential AT funding resources or strategies.