

Funding Resources for Assistive Technology



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Pennsylvania Assistive Technology Foundation (PATF)

- Information and Assistance (funding resources and vendors)
- Financial Education (www.studymoney.us)
- Loan Programs (microlending)
 - Mini-Loan (\$100 to \$2,000) at 0%)
 - Low-Interest (\$2,001 to \$60,000 at 3.75%)
(Guaranteed, low-interest up to \$35,000)

PATF helps Pennsylvanians of all:

+ AGES

+ INCOME LEVELS

+ DISABILITIES

+ HEALTH CONDITIONS

PATF makes every effort to ensure that materials are accessible, including for non-English speakers.

Information and Assistance



Funding Your Assistive Technology

^ Guide to Funding Resources in Pennsylvania



Funding Your Assistive Technology

- What Is Assistive Technology?
- Choosing My Assistive Technology
- Developing a Successful Funding Strategy
- Home and Community-Based Waiver Programs
- Funding Resource List
- Saving for Assistive Technology: ABLE Accounts and Special Needs Trusts



¢ENTS & \$ENSIBILITY

A Guide to
Money Management

Cents & Sensibility

- Wants & Needs
- Money Mapping (Budgeting)
 - Income (earned and unearned; state and federal resources)
- Financial Relationships (Banks and Credit Unions)
- Building Positive Credit
 - Credit Scores and Credit Reports
- Risk Management
 - Insurance and protection against ID theft
- Adult Decision-Making
 - Guardianship, Representative Payee, Power of Attorney

Categories of Assistive Technology

- Durable medical equipment (DME)
- Specialized medical equipment and supplies
- Vehicle modifications
- Home adaptations
- AT Services

Examples of DME



Vehicle Adaptations



Home Adaptations



Home Adaptations



Examples of Assistive Technology



What Are Examples of AT Services?

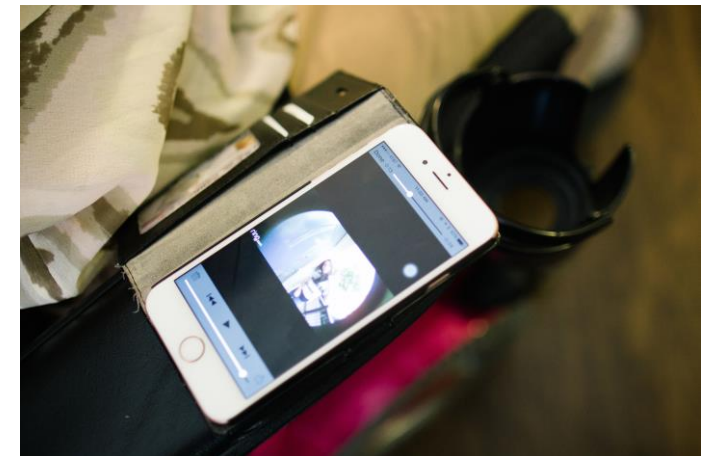
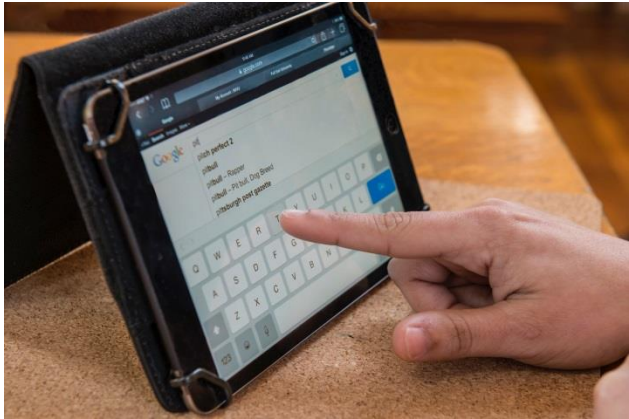
- Evaluation
- Selection
- Designing
- Construction
- Training
- Repair





Mini-Loan Program

Mini-Loan Program: \$100 to \$2,000 at 0% interest. \$20/month minimum payment.



Mini-Loan Example

Mr. Drake applied to PATF for a \$1,200 loan for hearing aids.

Mr. Drake received information about PATF from Affordable Care, his hearing aid vendor. He has poor credit because of unpaid medical collection accounts. PATF determined he had the ability to repay a loan.

Result

- PATF provided a loan for \$1,200
- Monthly loan payment: \$33.33
- Repayment term: 36 months

Examples of PATF Funding for Reused Equipment

- Battery for a reused scooter (\$480).
Loan = \$20 / month for 24 months
- Transfer and repair of a stair glide (\$840).
Loan = \$23/ month for 36 months
- Cushion & battery for a reused power wheelchair (\$714).
Loan = \$20/ month for 36 months
- Transfer and repair of outside porch lift (\$1,000).
Loan = \$28 / month for 36 months

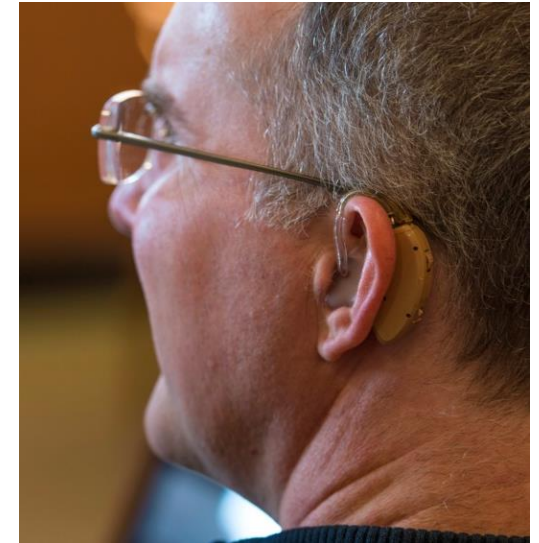


Low-Interest Loan Program

Low-Interest Loan Program (\$2,000 and above)

Non-Guaranteed (up to \$60,000 at 3.75%)

Guaranteed (up to \$35,000 at 3.75%)



PATF Low-Interest Loan Example

William has Muscular Dystrophy and is a wheelchair user. He came to PATF for a low-interest loan for home adaptations. William lives in his own home.

Result

- The barrier-free shower and ramp into and out of William's home was paid for by his waiver services.
- Medical Assistance (Medicaid) paid for the hospital bed and Hoyer lift.
- William received a low-interest loan for \$4,500 for a stair glide to the second floor. (William's bedroom and bathroom are on the first floor of his home).

Monthly Loan Payments: \$101.10

Repayment Terms: 4 years

PATF Low-Interest Loan



PATF Low-Interest Loan



Unusual Requests

Fence

Generator

Insurance co-pay

Eyeglasses

Adapted sports equipment

Skid loader with hand controls

Action track chair

Window treatments

Driving lessons

Snowplow for tractor

Driveway

Color identifier

Dentures

Soundproof windows

For More Information...

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