

April 16, 2025

Paying for Assistive Technology





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The Power Point is on the screen.

Please type questions in the chat box during the presentation.

PRESENTER

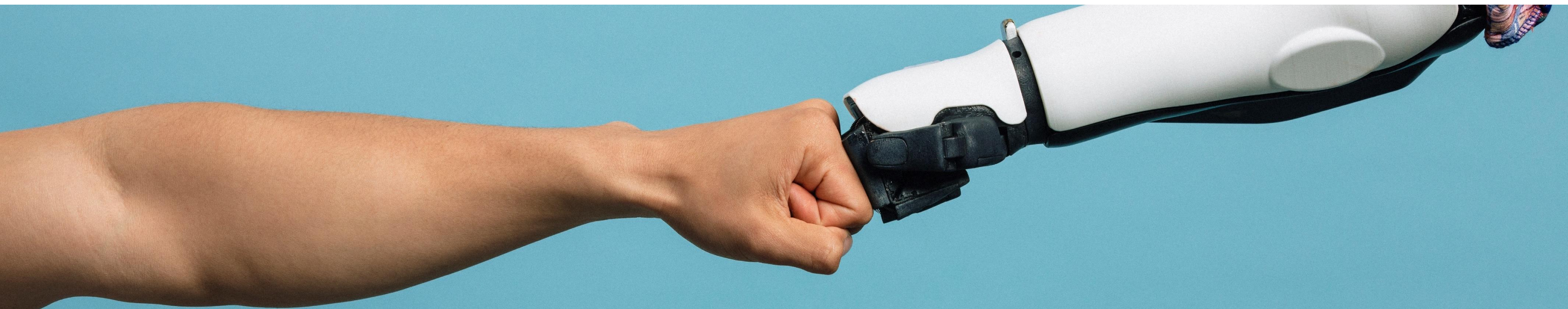


Henry Powell, MS, OTR/L
Independent Living Specialist
Administrative Director, Adaptive Equipment
Loan Program

OBJECTIVES

The participant will be familiar with resources for the purchase of adaptive equipment (AT), assistive technology (AE), and/or home modifications

The participant will increase knowledge of financial loan programs and the minimum program requirements to acquire equipment or technology to improve independence for Mainers with a disability

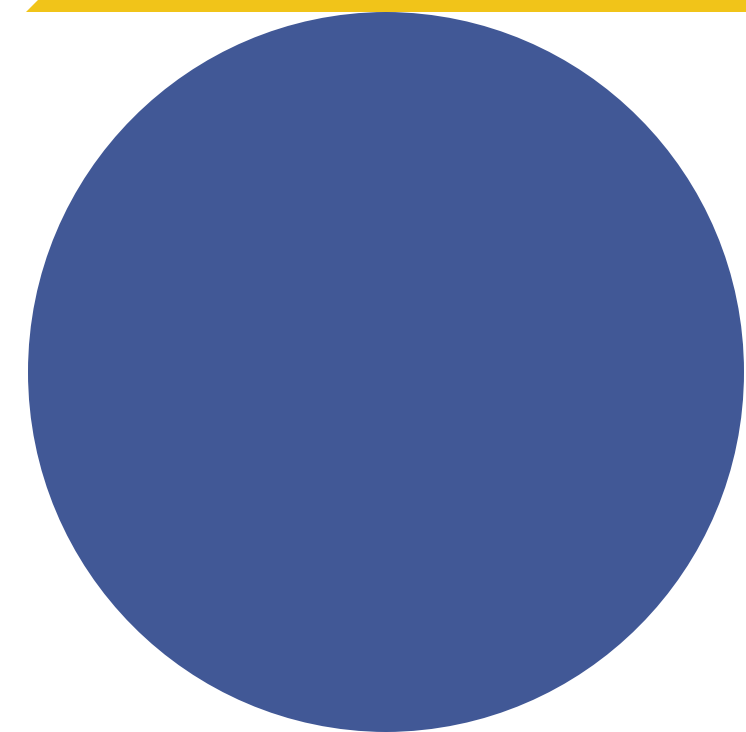
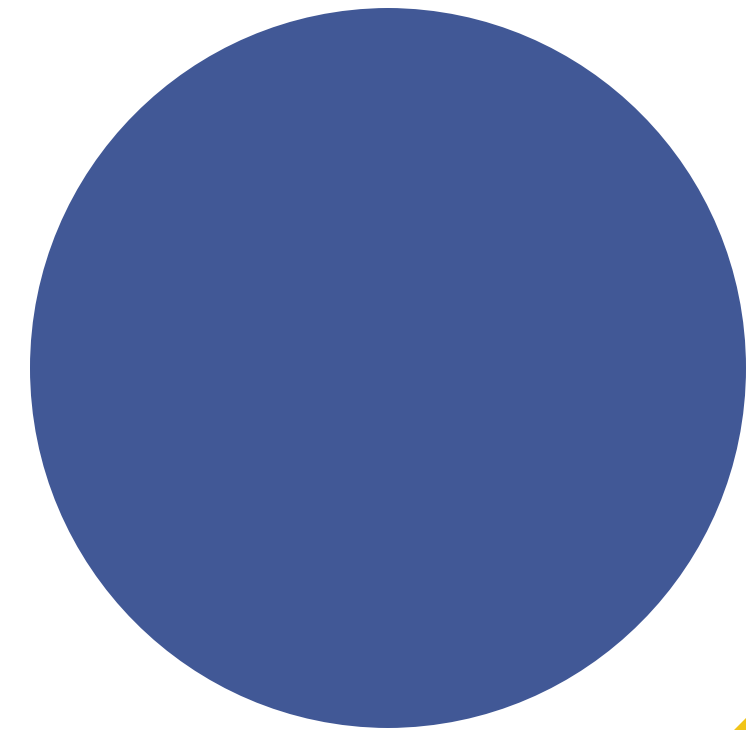


Durable Medical Equipment (DME)

“Primarily used to serve a medical purpose and is medically necessary and reasonable for the treatment of the member’s disability, illness or injury or to improve an altered body function.”

Common examples: commode, walker, shower seat

Process: ask the doctor for a script to be sent to a DME vendor, who will check insurance to determine if the item is covered

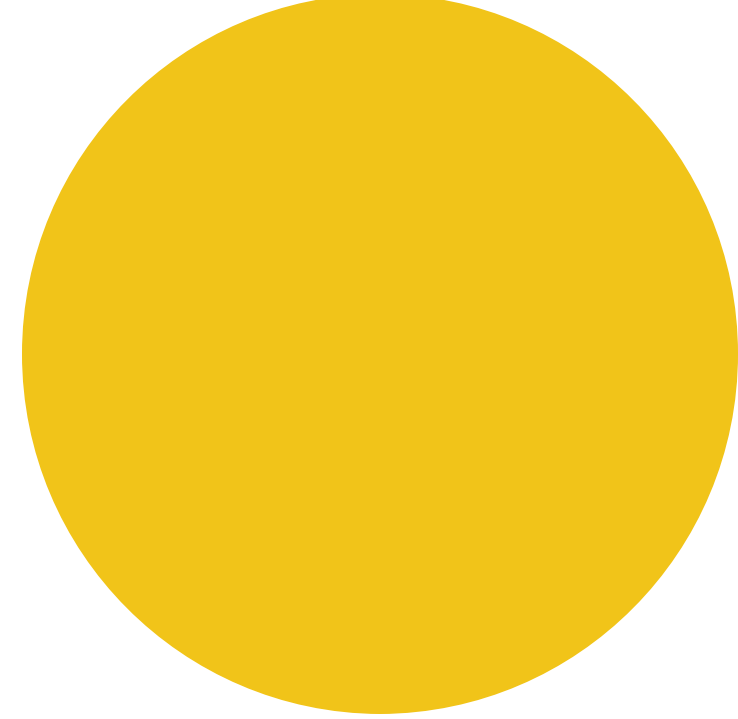


SHORT TERM DEVICE LOANS

[AT4Maine.org](https://at4maine.org)

Maine CITE

Loan Closets (varies by region) – provided in resources



DISABILITY SPECIFIC GRANTS

ALS Association: \$2500 grant

MS Foundation: various resources listed on the website

Kelly Brush Foundation: grants to purchase adaptive athletic/recreational equipment for consumers with SCI

Pediatric: Robbie Foundation

State Funding: Waivers

- Section 18
- Section 19
- Section 20
- Section 21
- Section 29





FEDERAL FUNDING

Veterans Administration

DME

AT

Home Mods (including ramps)

Conversion costs for adapted vehicles

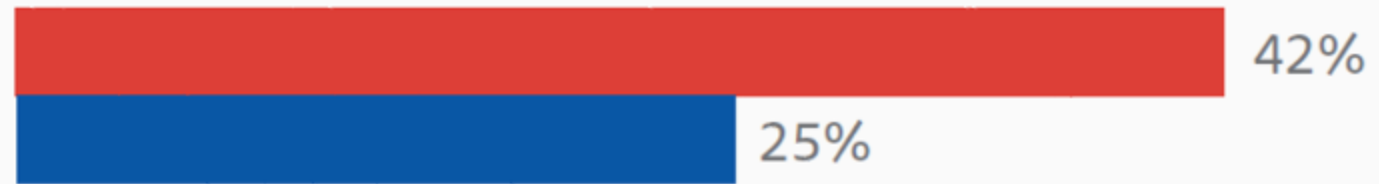
Bureau of Rehabilitation Services

AT funding specific to return to work or school

Modifications to work stations

May cover conversion costs for adapted vehicles

Both can cover costs for driver evaluations



People with disabilities are almost **2 times as likely** to use costly non-bank lending.

People with disabilities are more likely to...



...be late on mortgage payments.

31% vs 14%



...overdraw on checking accounts.

31% vs 18%



...take loans from retirement accounts.

23% vs 10%

From the National Disability Institute's analysis of data from the FINRA Investor Education Foundation's National Financial Capability Study



KIM WALLACE ADAPTIVE EQUIPMENT LOAN PROGRAM (AELP)

“provides Maine citizens with a disability with affordable loans for ‘adaptive equipment’ to improve access, achieve independence, productivity, life enrichment and/or community participation.”



Terms and Rates

3.75% interest rate for all approved loans*

*Different rates for business loans

Loans can be from \$250 to \$100,000

Loan length, monthly payment can be flexible

CRITERIA FOR AN AELP LOAN

CAPACITY TO REPAY

Money to make a monthly payment until the loan is paid off

CREDIT HISTORY

No credit history

or

569 or higher with no negative history*

*different for transportation assistance program

DEBT TO INCOME RATIO

Money owed per month (credit cards, rent/mortgage, etc.) divided by income



© CreditCredit Michael Waraksa

TRANSPORTATION ASSISTANCE PROGRAM (AELP-II)

Loans for non-adapted (traditional) vehicles for Mainers with a disability

3.75% interest rate

Capacity to repay the loan required

additional criteria



ALPHA ONE PROGRAMS

● Title 7 Part B (Independent Living)

Items for increased independence:

Adaptive equipment

Assistive technology

Home Modifications

● Critical Access

Funding specifically for ramps



Home Modifications

Maine Housing Home Accessibility and Repair (CAP Agencies)

Rebuilding Together (Lewiston/Auburn, Lincoln County)

Community Aging in Place Grant

USDA Rural Development loans and grants

Service Groups (Lion's Club, Elks)

Habitat for Humanity – Critical Home Repair
(Greater Portland)

FUNDING FOR HEARING AIDS

Insurance for hearing aids (including
Mainecare, Medicare)

Telecommunications Equipment
Program through Disability Rights
Maine

AELP

List of other resources provided

Other Options

Church Groups

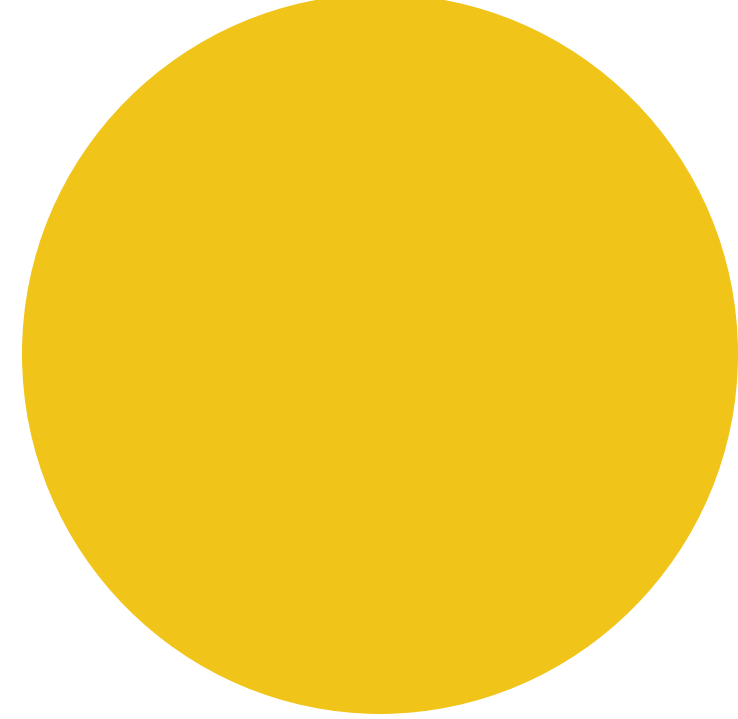
Mobility Trust – loans

Crowd Funding

Help Hope Live

Freefunder

GoFundMe



TAKEAWAYS

Wide array of resources for AT/AE, including insurance, state and federal programs, as well as device and financial loans

Contact Alpha One, MaineCITE and partner organizations for more information

CONTACT US WITH QUESTIONS

ON THE WEB

www.alphaonenow.org

BY EMAIL

info@alphaonenow.org

Henry: hpowell@alphaonenow.org

BY PHONE

(800) 640 7200

Henry: 207-810-7490

A young woman with brown hair in a ponytail, wearing a black t-shirt and blue jeans, is sitting in a wheelchair. She is laughing heartily, looking upwards and to the left. The background is split into a blue section on the left and a yellow section on the right. A white rectangular box is overlaid on the right side of the image, containing the text.

QUESTIONS?

HAVE A GREAT DAY