

ASSISTIVE TECHNOLOGY
MONEY EQUALS OUTCOMES

Law Office of Joseph L. Romano

Frequently asked questions about funding for Assistive Technology

Patients, families, and healthcare providers encounter many obstacles when securing funds for Assistive Technology (AT). Without adequate funding, patients will not receive the needed AT to restore independence. Assistive Technology is an integral component for patients with:

- Brain Injuries
- Spinal Cord Injuries
- Burns
- Amputations
- Visual Impairments
- Ventilator Dependency
- Complex Medical Conditions

Assistive Technology (AT) is assistive, adaptive, and rehabilitative devices for people with disabilities who have difficulty performing activities of daily living (ADL's) independently or with assistance. By using assistive technology, people with disabilities have an opportunity to increase independence and enjoy a more inclusive lifestyle.

What are the various types of Assistive Technology?

- Mobility Devices
- Environmental Adaptations
- Adaptive Technologies
- Rehabilitation and Recreational Equipment

Mobility Devices and Durable Medical Equipment

- Wheelchairs (Tilt, seat elevation, and standing features)
- Transfer Devices
- Walkers
- Prosthetics
- Robotic Exoskeletons
- Solar Powered Backup Generators

Environmental Adaptations

- Ramps
- Stair Glides
- Wheelchair Lifts
- Adapted Vehicles
- Accessible Showers
- Smart Home Devices

Rehabilitative Devices

- Robotics
- Virtual Reality
- Gait Training
- Functional Electrical Stimulations (FES)

What type of funding is available for Assistive Technology?

Generally, insurers will pay for Durable Medical Equipment and Adaptive Technology; however, equipment with advanced technologies are frequently denied. Insurers also place certain limitations on the equipment that they cover, such as fully electric hospital beds, lift track systems, and standing lifts. Medical equipment is medically necessary when it addresses an individual's medical or functional needs, and there is no less costly and equally effective alternative device.

Patients, families, and health care providers need to know how AT is:

- Defined under individual health insurance contracts
- Insurer's medical policy guidelines
- Insurer's definition of medical necessity
- Exclusions and limitations
- Specific coverage for Emerging Technologies

CMS developed specific guidelines for coverage of Durable Medical Equipment:

- Primarily used to serve as a medical purpose
- Generally is not useful to an individual in the absence of a disability
- Can withstand repeated use
- Can be removed and reused
- Has an expected life of at least three years
- Is appropriate for use in the home

Can denials for Durable Medical Equipment and Adaptive Technology be challenged?

Yes, a family or advocate can successfully pursue both internal and external appeals. Documentation should include:

- How the device or equipment meets the definition of Medical Necessity
- Meets the insurers' Medical or Clinical Policy Guidelines
- Assistive Technology Engineer (ATE), PT and OT evaluations
- Peer-reviewed articles that establish the benefits of the item requested

How are Environmental Adaptations funded?

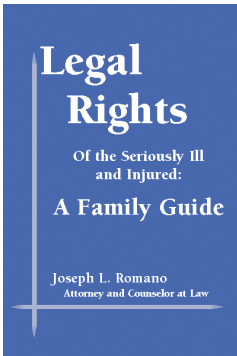
Items such as ramps, wheelchair lifts, and stair glides are not covered under any health insurance policy or through Medicaid or Medicare. Most families rely on the following sources for payment of these items:

- Waiver Programs
- Office of Vocational Rehab
- Worker's Compensation
- Charitable Organizations and Foundations
- Fund Raising
- ABLE Accounts
- Assistive Technology Loan Programs
- Private Funding Programs

CONCLUSION

Private insurance policies, Medicare, and Medicaid are not keeping pace with rapid advancements in assistive technologies and their potential to assist individuals with impairments. By working with a knowledgeable advocate, families, healthcare providers, and case managers will be able to maximize funding for assistive technology devices and products.

***If you have questions about
Assistive Technology – Money Equals
Outcomes, please call for a
free consultation.***



If you have questions or if you would like to receive a FREE consultation or a copy of Joseph Romano's book "*Legal Rights of the Seriously Ill and Injured: A Family Guide*" in English or Spanish, call 800-331-4134.

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Language interpretation service available upon request.

The Law Office of Joseph L. Romano handles cases in Pennsylvania. For cases outside of Pennsylvania, Joseph Romano works with local attorneys in each state, as applicable.

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