

FUNDING FOR ADULTS
WITH COMPLEX
MEDICAL NEEDS

*Frequently Asked Questions
About Funding*

Law Office of Joseph L. Romano

Funding – The Key to Paying for Needed Supports and Services

Many adults who have a traumatic brain injury (TBI), spinal cord injury (SCI), vent dependency, burn injuries, amputation, stroke, blindness, or other complex medical conditions do not have adequate funding to pay their bills, receive care at home, and avoid residential placement.

Requested homecare supports and services are:

- **Private Duty Nursing and Personal Care Services**
- **Respite Care**
- **Ramps and Home Modifications**
- **Extended Therapies (PT, OT, SP, Cognitive)**
- **Equipment not covered by insurance – Wheelchair Lifts, Accessible Showers, and Stair Glides.**
- **Assistive Technology Devices**
- **Medical Supplies not covered by insurance**
- **Transportation Assistance**
- **Vans and Vehicle Modifications**
- **Mortgage and Rental Assistance**
- **Utility Assistance**
- **Household Expenses**

FREQUENTLY ASKED QUESTIONS ABOUT FUNDING

What strategies are used by insurers to deny payment for rehabilitation, homecare supports and services?

- Not Medically Necessary
- Not A Covered Benefit – Home Modifications, Assistive Technology, Etc.
- Not A Rehabilitation Candidate – patient cannot participate in three hours of active rehabilitation
- Custodial Care
- Experimental Treatments
- Requested Service Is Out Of Network

Are there any strategies to persuade private insurers, Medicare, Medicaid, and self-insureds to extend rehabilitation, and pay for specialized equipment, nursing, and homecare benefits?

Yes.

- Internal Appeals
- Coordination Of Benefits
- Blending Of Coverages
- Aggressive Peer To Peer Medical Review
- External Appeals
- Subrogation – Reimbursement To Insurer/Leverage
- Legislative Advocacy

Be An Advocate – You Can Make A Difference!

What types of Assistive Technology (AT) is available for eligible adults?

- Lift Track Systems
- Transfer Devices
- Voice Activated Computer System
- Eye-Gaze Communication Board
- Screen Reading Software
- Braille Learning System
- Functional Electrical Stimulation (FES)
- Robotics/Prosthetics
- Specialized Durable Medical Equipment (DME)
- Environmental Adaptations/Adaptive technologies
- Phones With Large Tactile Buttons
- Rehabilitation And Recreational Equipment
- Smart Home Devices

What “living arrangements” are available for adults with medically complex needs?

- Home
- Medical Day Programs
- Supportive Living Apartments
- Group Homes
- Neuro-Behavioral Programs
- Long Term Care Facility/Nursing Homes

What “Funding Sources” pay for nursing care, DME, assistive technology and homecare supports and services?

- Private Insurance
- Worker’s Compensation
- Medicare
- Medicaid
- Community Health Choices (CHC – PA’s Expanded Medicaid Program)
- Association of Assistive Technology Act Programs (ATAP)
- Low Interest Loans
- Charitable Organizations
- Fund Raising/Donations
- ***Private Funding Program (Call for eligibility)***

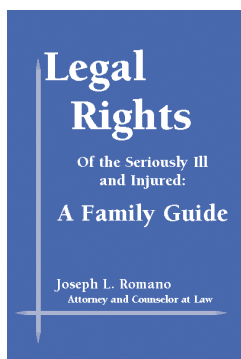
Are there any programs that pay for accessible housing or mortgage assistance? Yes.

- Worker’s Compensation
- Public Housing and Section 8 Rental Certificate Program
- USDA Rural Housing Loans
- ***Private Funding Program (Call for eligibility)***

CONCLUSION

It is critical to secure adequate funding for acute care, rehabilitation, nursing care, and long-term care. To overcome insurance and governmental roadblocks requires knowledge of the myriad rules and regulations concerning reimbursement and “coordination of benefits.” Be vigilant! Fight for the benefits you are entitled to in order to maximize your independence.

*If you have questions about the
**Private Funding Program for Adults
with Complex Medical Needs,**
please call for a free consultation.*



If you have questions or would like to receive a FREE copy of Joseph Romano's book "*Legal Rights of the Seriously Ill and Injured: A Family Guide*", 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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