

Paying for assistive devices

What to do:

For many people with disabilities, assistive devices may help the person achieve independence so they can reach their other goals. Assistive devices may be large purchases, requiring more money than a person can reasonably expect to have after covering their basic living expenses. Use this tool to help someone identify the assistive devices they need or want, how to reduce the costs, and how to pay for these items.

What to say:

"Assistive technology can help you increase or maintain your independence. Making any large purchase almost always takes planning. Setting goals and planning for buying an assistive device can help you get there faster. Covering the costs of assistive technology, however, may be difficult. Use this tool to help you:

- **Identify all the assistive technology that you need and the cost.** Research the cost of the device or service. If you do not know what you need or what your options are, you may be able to get an assistive technology evaluation. Check with your medical provider for a referral.
- **Figure out if your health insurance will pay for part or the entire item.** If you have health insurance, prior authorization may be required. The assistive device or service must be medically necessary. You may need a letter of medical necessity or prescription from your doctor.
- **Identify potential ways to pay for the items.**
- **Identify ways to keep the costs as low as possible.** You may qualify for a federally funded Alternative Financing Program that provides affordable financing to purchase assistive technology. Contact your local Department of Rehabilitation or visit the U.S. Department of Health and Human Services, Administration for Community Living website www.acl.gov for additional support or information."

To access a dynamic and fillable version of this tool, visit: www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/.



Paying for **assistive devices**

- 1 Estimate the costs of these expenses.
- 2 Figure out if your health insurance will pay for part or the entire item.
- 3 Identify potential ways to pay for the items.
- 4 Identify ways to keep the costs as low as possible.

Assistive technology	Specific item(s) and cost(s)	Insurance coverage	Ways to pay for what is not covered by insurance	Ways to cut expenses/reduce the overall cost
Mobility aids Examples include: wheelchairs, scooters, walkers, canes, crutches, prosthetic devices, and orthotic devices				
Cognitive assistance Examples include: computer, software, and electrical assistive devices				
Daily task assistive devices Examples include: kitchen implements, dressing aids, and medication dispensers with alarms that help people remember to take their medicine on time				
Modifications to a home Examples include: wider doors, lower countertops, grab bars in bathroom				

Assistive technology	Specific item(s) and cost(s)	Insurance coverage	Ways to pay for what is not covered by insurance	Ways to cut expenses/reduce the overall cost
<p>Modifications to a vehicle Examples include: Adjustable foot pedals, wide doors, large interior door handles, dashboard- mounted ignition</p>				
<p>Educational assistive devices Examples include: automatic page-turners, recorders, book holders, and adapted pencil grips</p>				
<p>Assistive technology for people who are deaf or hearing impaired Examples include: hearing aids, closed captioning, software</p>				
<p>Assistive technology for people who are blind or visually impaired Examples include: voice recognition programs, screen readers, screen enlargement applications</p>				
<p>Other</p>				

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on People with Disabilities companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

The tools may ask you to provide sensitive information. The CFPB does not collect this information and is not responsible for how your information may be used if you provide it to others. The CFPB recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This guide includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.