Assistive Technology Act Technical Assistance & Training Center

State Financing

The AT Act describes state financing activities as activities that increase: "access to, and funding for, assistive technology devices and assistive technology services (which shall not include direct payment for such a device or service for an individual with a disability but may include support and administration of a program to provide such payment), including development of systems to provide and pay for such devices and services, for targeted individuals and entities described in section 3(16)(A), including—

Alternative Financing Systems

Support for the development of State-financed or privately financed alternative financing systems of subsidies for the provision of assistive technology devices, such as—

- (I) a low-interest loan fund;
- (II) an interest buy-down program;
- (III) a revolving loan fund;
- (IV) a loan guarantee or insurance program;

A financial loan program provides financial loans for purchase of AT devices and services. A financial loan program may make loans directly (revolving loans) or may make partnership loans using dollars from another source, usually a financial institution.

Other State Financing Activities that Directly Provide AT

Telecommunications Equipment Distribution Program (State): This is a state program to distribute telecommunications equipment that serves the needs of people with disabilities, including safety needs during emergencies. (This is not the federally funded NDBEDP or iCanConnect). States may not use AT Act dollars to provide funds or devices directly to individuals. AT Act dollars may be used to administer a telecommunications distribution program comprising non-AT Act dollars.

Deaf/Blind Telecommunications Equipment Distribution Program (Federal): This is the National Deaf/Blind Equipment Distribution Program funded by the Federal Communications Commission also known as iCanConnect. This program provides telecommunications equipment for individuals who are deaf/blind. States may not

use AT Act dollars to provide funds or devices directly to individuals. AT Act dollars may be used to administer a telecommunications distribution program comprising non-AT Act dollars.

Last Resort Fund: These programs provide AT, or funds to purchase AT, to consumers when other options have been exhausted or are unavailable. These may be earmarked for particular types of consumers (such as children) or particular types of AT (such as home modification) or they may be for any group or type of AT. States may not use AT Act dollars to provide funds or devices directly to individuals. AT Act dollars may be used to administer a last resort fund comprised of non-AT Act dollars.

Home Modification Program: A home modification program provides home modifications, including the addition of wheelchair ramps. States may not use AT Act dollars to provide funds or devices directly to individuals. AT Act dollars may be used to administer a home modification program comprising non-AT Act dollars.

Other state financing programs that create AT savings

Cooperative Buying Program: Cooperative buying programs procure AT in bulk at a discount from AT suppliers and then pass the savings on to consumers/beneficiary recipients.

AT Lease Program: These programs provide AT to consumers on a leased arrangement which provides savings over a direct purchase. Typically there is external funding used to purchase the devices that are leased to consumers. The leasing arrangement can include a lease-to-buy provision.

AT Fabrication Program: These programs fabricate AT systems for recipients from readily available materials providing functional AT products at a significant savings.