



The Buck Starts Here...

## A Guide To Assistive Technology Funding In Kentucky

15<sup>th</sup> Edition



A Publication of the Kentucky Assistive Technology Service Network  
Office of Vocational Rehabilitation  
Department of Workforce Investment  
Education & Workforce Development Cabinet

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15<sup>th</sup> Edition, Revised

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**K A T S N • E • T • W • O • R • K**

"Disability Solutions Through Technology"

## ***Kentucky Assistive Technology Locator***

*Kentucky's online lending library and exchange site for Assistive Technology*

***www.katsnet.at4all.com***

Find assistive technology to help you at home, school, work and play on the **Kentucky Assistive Technology Locator**

- Easily search for equipment
- Find technology that best fits your need
- Borrow equipment from participating AT Loan Libraries
- Access to items for sale and/or give-away

***Find equipment available for loan, for demonstration, for sale or for give-away***

***www.katsnet.at4all.com***



### **Coordinating and Assisting the Reuse of Assistive Technology**

**Project CARAT's** goal is to improve the health and quality of life of individuals with disabilities in under-served areas Kentucky who may not be able to afford the equipment they need to become independent.

To accomplish it's goal, **Project CARAT** is developing a network of partners who:

1. Identify and collect used assistive technology and durable medical equipment,
2. Refurbish the equipment to make it suitable for use, and
3. Redistribute to those in need.

***If your organization, or you as an individual, have used assistive technology that could be utilized by someone in Kentucky to gain independence and improve quality of life for that individual, then we need you.***

**[www.katsnet.org/ProjectCARAT](http://www.katsnet.org/ProjectCARAT) or (800) 327-5287**



## **KENTUCKY ASSISTIVE TECHNOLOGY LOAN CORPORATION**

***"Providing Financial Loans for Assistive Technology"***

The **Kentucky Assistive Technology Loan Corporation (KATLC)** offers low interest loans for qualified applicants with disabilities who need assistive technology.

Working with its lending partner, Fifth Third Bank, KATLC can provide loans for modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices or any other type of equipment or home modification that will improve the quality of life or increase the independence of Kentuckians with disabilities.

**INTEREST RATE:** Prime Plus 1.25%

(Subject to change - Please call for current rate)

**katlc.ky.gov - 877-675-0195**

## **Acknowledgments**

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A KATS Network Funding Task Force headed by Dave Matheis, former KATS Network Funding Specialist, principal researcher and writer, developed the original guide in 1991. Other contributors were Jean Isaacs, Bluegrass Technology Center of Lexington, Jo Ann Allen, Department for Behavioral Health, Developmental and Intellectual Disabilities, Gail Lincoln, Kentucky Disability Coalition, Debbie Sharon, Advocate, and Jerry Wheatley, former KATS Network Information & Referral Specialist.

The first edition of this guide was modeled after the booklet, "A Guide to Funding Resources for Assistive Technology in South Carolina", published in 1991. In addition, we would like to thank Carol O'Reilly for material taken from her report, "Funding Assistive Technology in Kentucky", which she submitted to the KATS Network in May of 1991.

The Fifteenth Edition of the "Buck Starts Here" was updated by Jerry Wheatley, Program Specialist for the KATS Network.

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## Introduction

One of the leading obstacles in obtaining assistive technology is finding the money to pay for it. There are a wide variety of public and private entities that can assist with the purchase of equipment, but because the field of assistive technology is always changing, policies and procedures for its funding are constantly changing. It is difficult, not only to identify the appropriate resources, but also to find the most direct route to successful funding for these devices.

The Kentucky Assistive Technology Service (KATS) Network was developed to make assistive technology and related services more easily accessible to all Kentuckians with disabilities. The Buck Starts Here was originally produced as part of that effort under the original Technology-Related Assistance for Individuals with Disabilities Act or the Tech Act of 1988.

This book is designed to be a guide for anyone who needs financial assistance to purchase assistive technology as an aid to independent functioning and improved quality of life. It is intended to be simple to use for identifying possible sources of funding and providing strategies to secure it. Although the information contained in the guide is the most current information available through the latest edition, it is subject to change.

If you have any questions during the process, or know of any information in this guide that needs to be changed or added, please contact us by using the information listed below.

KATS Network Coordinating Center

Phone: (800) 327-5287

Website: [katsnet.org](http://katsnet.org)

Email: [katsnet@iglou.com](mailto:katsnet@iglou.com)

Our inventory of Assistive Technology equipment available for demonstration and short term loan is available on the KY AT Locator website at [katsnet.at4all.com](http://katsnet.at4all.com).



# **What is Assistive Technology?**

Simply put, assistive technology can mean anything from simple, homemade devices to highly sophisticated environmental control systems. It can be adapted toys, computers, powered mobility, augmentative communication devices, special switches, and thousands of commercially available or adapted tools to assist an individual with learning, working, and interacting socially.

As defined by the Assistive Technology Act of 1998, Assistive Technology is divided into two categories, devices and services. An assistive technology device, is any item, piece of equipment or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities. An assistive technology service is any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device.

Assistive technology benefits everyone from individual users to employers, teachers, family members, and other community members who interact with users of AT. By increasing access, assistive technology increases opportunities for participation, which benefits us all.

## **Categories of Assistive Technology**

For many funding sources in this guide, we have included a simple overview of what AT devices and services a source will pay for and/or provide, and who is most likely to be eligible for that assistance. The types of assistive technology are divided into the following categories of devices and services as listed below. Refer to the descriptions of these categories when determining what type of AT devices and services applies to your situation.

### **Assistive Technology Devices**

#### **Vision**

Includes items such as magnifiers, Braille, speech output devices, and digital talking book readers.

#### **Hearing**

Includes items such as hearing aids, amplified phones and CapTel's, and visual alerting systems.

#### **Speech Communication**

Products designed to assist with speaking and face-to-face communication.

#### **Learning, Cognition and Developmental**

Items that provide access to educational and instructional materials for school or other environments; products that assist with learning and cognition.

#### **Mobility, Seating and Positioning**

Products designed to augment or replace the functional limitations of an individual's mobility.

#### **Daily Living**

Enhance the capacity to live independently and assist with instrumental activities of daily living, such as dressing, personal hygiene, bathing, home maintenance, cooking, eating, shopping and managing money.

#### **Environmental Adaptations**

Environmental and structural adaptations to the built environment that remove or reduce barriers and promote access to and within the built home, employment and community facilities.

#### **Vehicle Modifications**

Adaptive driving aids, hand controls, wheelchairs and other lifts, modified vans or other motor vehicles used for personal transportation.

#### **Computers and related**

Hardware and software products that enable people with disabilities to access, interact with, and use computers at home, work, or school.

## **Recreation, Sports and Leisure Equipment**

Products that help participation in sport, health, physical education, recreation, leisure, and dance events.

## **Assistive Technology Services**

### **Evaluation/Assessment**

Answers the question “Which technologies and strategies can I use to improve my functioning during a specific activity?” A formal assistive technology assessment is provided by someone who is recognized as a provider of assistive technology services by public and private funding agencies.

### **Purchasing/Acquisition**

Purchasing, leasing, or otherwise providing for the acquisition of assistive technology devices.

### **Selection/Design**

Selecting, designing, fitting, customizing, adapting, applying, maintaining, repairing, or replacing of assistive technology devices.

### **Coordination**

Coordinating and using other therapies, interventions, or services with assistive technology devices, such as those associated with existing education and rehabilitation plans and programs.

### **Training/Technical Assistance**

Training or technical assistance can be provided to individuals, professionals, employers, or other persons who provide services to, employ, or are otherwise substantially involved in the major life functions of individuals with disabilities.

### **Information/Assistance**

Those activities in which the AT program or other agency responds to requests for information and/or puts individuals in contact with other agencies, organizations, or companies that can provide them with needed information on AT products, devices, services, funding sources, or other related disability topics, or provided intensive assistance to individuals on AT products, devices, services, funding sources, or other related disability topics.

### **Device Demonstration/Loan**

Demonstration of a variety of AT devices and/or services by personnel who are familiar with such devices and services and their applications, allowing individuals to make an informed choice. Providing short term loans of AT devices to individuals, employers, public agencies or others seeking to meet the needs of targeted individuals and entities, including others seeking to comply with IDEA, ADA and Section 504 of the Rehabilitation Act.

# **Kentucky Assistive Technology Service (KATS) Network**

## **What is the KATS Network?**

The KATS Network is one of 56 statewide assistive technology programs federally funded through the Rehabilitation Services Administration, U.S. Department of Education under the Assistive Technology Act of 1998, as amended in 2004.

The KATS Network's mission is to make assistive technology (AT) information, devices and services easily obtainable for people of any age and/or disability. AT is any item or piece of equipment (both low-tech and high-tech) used to improve and/or maintain independence in the home, at work, school or play.

The KATS Network provides access to AT through a network of Regional AT Resource Centers (ATRCs) across the state. The Regional ATRCs operate AT demonstration programs, lending libraries and AT reutilization programs. The KATS Network Coordinating Center and each of the ATRCs work cooperatively to provide outreach, information & referral services, and training on various AT topics. Technical Assistance and collaboration is also provided to state agencies and organizations to enhance the understanding of and access to AT and accessible information technology (IT).

With occupational therapists, physical therapists, speech language pathologists and assistive technology professionals on staff, all highly trained and experienced in AT and with up-to-date AT Labs, the services of the ATRCs include, but are not limited to: Assistive Technology Services for Early Intervention, K-12 and Post-secondary school, Employment, Transition, Independent Living, leisure or recreation; Loan Library of Assistive Devices, adaptive equipment and toys; Demonstrations of assistive technology devices; Funding information, Assistance and Referral; Assessments and Evaluations for AT; Vocational assessments; Consultations on appropriate technologies; Workplace AT; Environmental Controls; Recycled Computers and Assistive Technology Devices; Training and Technical Assistance on and about AT.

## **Regional Assistive Technology Resource Centers**

### **Carl D. Perkins Vocational Training Center**

5659 Main Street  
Thelma, KY 41260  
(606) 788-7080  
[cdpvtc.ky.gov](http://cdpvtc.ky.gov)

### **enTECH at Spalding University**

812 S. Second St.  
Louisville, KY 40203  
(502) 992-2448  
[entech.spalding.edu](http://entech.spalding.edu)

### **Redwood Assistive Technology Center**

71 Orphanage Road  
Ft. Mitchell, KY 41017  
(800) 728-9807  
[redwoodnky.org](http://redwoodnky.org)

### **Western Kentucky Assistive Technology Center**

815 Triplett Street  
Owensboro, KY 42302  
(800) 209-6202  
[wkatc.org](http://wkatc.org)

### **HDI – Center for Assistive Technology Services**

2358 Nicholasville Road, Suite 180  
Lexington, KY 40505  
(859) 218-7979  
[hdi.uky.edu/HDICATS](http://hdi.uky.edu/HDICATS)

# Developing a Successful Funding Strategy for Acquiring Assistive Technology

The process of finding funding can be a challenging but necessary experience. As in all experiences no two will be alike, some will be quick and easy, while others may be confusing and frustrating. The process of finding funding for assistive technology will be easier if you are resourceful, flexible, persistent and informed. The following steps describe the process and gives helpful hints.

## **Step 1: Define the need**

Start by being prepared, know what you need and why you need it.

## **Step 2: Document the need**

Prove you need the assistive technology by collecting information from professionals (i.e., speech therapists, physical therapists, rehabilitation engineers, etc.) that document your need. The documentation may include input from a combination of professionals, some or all of who may be willing to provide assistance throughout the request process.

## **Step 3: Identify the device or service needed**

Match your need with a specific device and/or service. Obtain written prescriptions or recommendations from professionals to substantiate the specific request. Find out prices of the device and service, and whom can best provide it. As you look at prices and options be aware of alternative devices and services that you could use. Knowing alternatives can give you options with funding source later. Remember, the right technology is crucial if it is to be used successfully after it is acquired.

Remember that the KATS Network's four Regional AT Centers provide Device Demonstrations and Short Term Loans of AT devices that can help in this process. You can view a listing of available equipment on the KY AT Locator website at: [katsnet.at4all.com](http://katsnet.at4all.com)

## **Step 4: Determine if no or low cost alternatives are available**

Before applying for funding, investigate alternatives and options, For example would an adaptation suffice or could the device be borrowed from a loan closet or library?

Check to see if the same device or service is available at a lower cost. Also, determine if private insurance, Worker's Compensation or another type of insurance will cover the cost.

If there are no alternatives, have the facts well documented to show all options have been explored prior to applying for funding.

It may also be possible to acquire the items at little to no cost through an AT Reuse program, such as Project CARAT (Coordinating and Assisting with the Reuse of Assistive Technology). Items available through Project CARAT are also listed on the KY AT Locator website listed in Step 3.

## **Step 5: Identify appropriate funding source(s)**

This guide will be a resource to you as you search for appropriate funding sources. Know if full or partial funding is needed and match your need to possible funding

Don't limit your options, keep a list of possible funding sources and decide where to start first. Get as much support and guidance as possible to ensure all funding options are identified.

## **Step 6: Submit a request to the funding source**

Make contact with the funding source to determine what you need to do to submit a request. It is important to note there is no one specific method to assure success. Try to get as much information on the process and required paperwork before submitting the request.

It helps to find one person in the agency as a contact during the process. As you collect information and prepare the request, call your contact at the agency with questions and concerns. Making sure you understand now will save time and energy later. Keep a written record of all contacts with the agency.

Complete the application and send in all the needed information with the request, keeping copies of everything that is sent. Do not be surprised if a funding source asks for re-submission with additions and /or changes, particularly on a request for expensive items. Once the request is submitted and has

met all the required criteria, the only thing to do is wait.

If notification or approval or denial of a request is not received within the indicated time frame a courtesy contact to the funding source may be advantageous.

**Step 7: Authorization is received**

Your request for funding has been approved. Be sure to understand the exact amount of the authorization, along with the terms and processes for obtaining the requested device or service. Know if the funding source will purchase the device or provide the service directly or make arrangement with the vendor for the device or service.

If the full amount of funding is not approved, go to your list of other options to supplement the amount awarded. Other options to supplement the approved funding include the Virginia AT Loan Fund, personal or home equity loans or community philanthropic organizations.

**Step 8: Appeal**

If your request is denied make contact with the funding source and be sure why it was denied. If the denial was due to a lack of information or a misunderstanding, appeal the decision. Get information on the appeal process, also determine legal options and processes and know when they may be appropriate to use.

**Step 9: Go to your next funding option**

Don't give up. If you agree with the denial of your request go back to Step 4 and continue with the next funding source on your list. The search for funding is not often quick or easy. Investigate and exhaust all possible options for funding.

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# Public Sources of Funding

## In This Section:

### Public Sources of Funding

Blind Work Expenses  
Comm. for Children with Special Health Care Needs  
First Steps - Kentucky's Early Intervention System  
Hart-Supported Living  
Homecare Program  
Impairment-Related Work Expenses  
Kentucky Children's Health Insurance  
Kentucky Deaf-Blind Services  
Statewide Hearing Aid Assistance and Reuse Program  
Medicare  
Office for the Blind  
Office for the Blind – Independent Living  
Office for Vocational Rehabilitation  
Plan for Achieving Self-Support  
Project CARAT  
Social Security Disability Insurance  
Special Education Programs – LEA  
Supplemental Security Income  
Telecommunication Access  
Ticket to Work  
Traumatic Brain Injury Trust Fund  
TRICARE (Veterans Insurance)  
TRICARE ECHO (Veterans Insurance)  
Veterans Benefits  
Veterans Affairs - Vocational Rehabilitation

### Medicaid Programs

Acquired Brain Injury Waiver  
Acquired Brain Injury Long Term Care  
Durable Medical Equipment  
Early & Periodic Screening, Diagnosis & Treatment  
Home and Community Based Waiver  
Kentucky Medicaid Hearing Services  
Kentucky Transitions  
Michelle P. Waiver  
Supports for Community Living

### Disability

Vision  
General  
Dev. Delayed  
General  
General  
General  
General  
Deaf-Blind  
Hard of Hearing  
General  
Vision  
Vision  
General  
General  
General  
General  
General  
Hearing  
General  
Brain Injury  
General  
General  
General  
General

Brain Injury  
Brain Injury  
General  
General  
General  
General  
Hard of Hearing  
General  
General  
General

### Ages Served

Employed  
Under 21  
Birth to 3  
No limits  
60 and up  
Employed  
Birth to 18  
16 and up  
No Limits  
No limits  
16 and up  
No limits  
16 and up  
Employed  
No limits  
No limits  
In school K-12  
No limits  
5 and up  
16 and up  
No limits  
Veteran  
Veteran  
Veteran  
Veteran

18 and up  
18 and up  
No limits  
Birth to 21  
No limits  
Birth to 21  
No limits  
No limits  
Adult Services

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# Blind Work Expense (BWE)

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## Social Security Administration

**Phone:** (800) 772-1213

**TTY:** (800) 325-0778

**Website:** [ssa.gov/ssi/spotlights/spot-blind-work.htm](https://ssa.gov/ssi/spotlights/spot-blind-work.htm)

### Overview

Blind Work Expense (BWE) is a work incentive for individuals receiving SSI who have a primary diagnosis of blindness and who earn income. The Social Security Administration (SSA) will not count any earned income that you use for expenses to work when they decide your SSI eligibility and payment amount. These work-related expenses do not have to be related to your blindness, but they must be reasonable work-related expenses that you incur. The amount of these expenses must also be below the total countable income formula used by Social Security in determining your SSI payment each month.

Some examples of Blind Work expenses may include: Dog guide expenses, Transportation to and from work, Dues or fees (such as licenses, union dues, etc.), Vehicle modifications, Work-related training, Federal, state, and local income taxes, Social Security taxes, Visual and Sensory aids, Translation of materials into Braille, Medical equipment or supplies that help you work, Attendant Care Services, Meals consumed during work hours and Therapy.

### Eligibility Requirements

To qualify for a BWE the individual must be under age 65, or age 65 or older and receive SSI payments due to blindness before reaching age 65.

### Services

No direct services

### Assistive Technology Provided/Covered

A range of assistive technology can be counted as a blind work expense

### Application Process

The Center for Accessible Living (502) 589-6620 (Louisville/western KY) and Goodwill (866) 336-3316 (Lexington/eastern KY) have staff who are WIPA certified (Work Incentive Planning and Assistance). They can assist you with IRWE, PASS and blind work expenses. SSA can provide additional information by phone or from their work incentive website listed above.

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# Commission for Children with Special Healthcare Needs

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## Cabinet for Health & Family Services

**Phone:** (800) 232-1160

**Website:** [chfs.ky.gov/ccshcn](https://chfs.ky.gov/ccshcn)

### Overview

The Commission for Children with Special Health Care Needs (CCSHCN) provides diagnosis, medical/rehabilitative care, and care coordination for certain physical conditions that are amenable to treatment and may be congenital or acquired. Acquired conditions may result from nutritional, inflammatory, infectious, or traumatic causes. The Commission contracts for physician services throughout the state so that children may be provided care as close to their home community as possible. There are 12 regional offices with clinics held in numerous sites. In some cases, patients may be seen at the physician's office. A Commission physician must prescribe all services including assistive technology.

### Eligibility Requirements

- Be resident of Kentucky;
- Be younger than 21 years old;
- Have a condition that usually responds to medical treatment that is provided within our program;
- Meet financial guidelines.

## **Services Provided/Covered**

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Coordination, Training/Technical Assistance

## **Assistive Technology Provided/Covered**

Wheelchairs, Hearing aids, and other devices can be paid for if they are part of the treatment plan.

## **Application Process**

Application information is available on line or by phone.

## **First Steps**

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### **Kentucky Early Intervention System, Cabinet for Health & Family Services**

**Phone:** (877) 417-8377

**Website:** [chfs.ky.gov/dph/firstSteps](http://chfs.ky.gov/dph/firstSteps)

### **Overview**

First Steps is a statewide early intervention system which provides services to children from birth to age three with developmental disabilities and their families. First Steps is Kentucky's response to the federal initiative called the Infant-Toddler Program (ITP). First Steps offers comprehensive services through coordination with a variety of community agencies and service disciplines. First Steps provides services in all Kentucky counties. Services may be provided in home, in center-based programs, or in clinical settings depending upon the needs of the child and family and the availability of services in a given area.

Families are expected to pay a monthly participation fee (Family Share) that is determined by a sliding fee scale based on the family's size and earned income. Families of children who qualify for Medicaid or KCHIP are exempt from paying the Family Share

### **Eligibility Requirements**

Services are available to any child and family who meet developmental eligibility criteria, regardless of income. Children are determined eligible for services in two ways:

- By developmental delay - Evaluation shows that the child is not developing typically in one of five skill areas: cognition, communication, physical, social and emotional, or self-help.
- Automatic entry by diagnosis of a physical or mental condition which has a high probability of resulting in developmental delay, such as Down Syndrome.

## **AT Services Provided/Covered**

Services include: Evaluation/Assessment; Service Coordination; Transportation; Assistive Technology and other services that help diminish the effects of developmental delays. Services are based on the child's needs and will be identified by the child's Individualized Family Services Plan.

## **Assistive Technology provided/covered**

A range of assistive technology

## **Application Process**

Anyone can refer a child for First Steps services by calling (877) 417-8377. Additional information is available on line or by phone.

## **Hart-Supported Living Program**

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### **Cabinet for Health and Family Services Department of Aging and Independent Living Services**

**Phone:** (502) 564-6930 (V/TTY)

**Website:** [chfs.ky.gov/dail](http://chfs.ky.gov/dail)

### **Overview**

The Hart-Supported Living program is for Kentuckians with disabilities to request funds for supports so they can live in

their homes and communities and avoid institutionalization.

These grants provide a broad category of highly flexible, individualized services that, when combined with natural unpaid or other eligible paid supports, can provide the necessary assistance for individuals with disabilities to live in, contribute to and participate in their communities.

The program is administered through the Department of Aging and Independent Living Services, but it is a program for people with all disabilities.

### **Eligibility Requirements**

Any Kentuckian with a disability recognized under the Americans with Disabilities Act

### **AT Services Provided/Covered**

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Coordination, Training/ Technical Assistance

### **Assistive technology covered**

A wide range of assistive technology can be provided through this program.

The program is designed to be as flexible as possible. Anything a person needs to stay in the community can be provided as long as it cannot be received from another source. As a result, the scope of technology that is potentially available is very great.

### **Application Process**

A copy of the application MUST be received in the office of the Regional Hart-Supported Living Coordinator by the end of business on April 1st. The application is for funding that may be available at the start of the next fiscal year, which begins on July 1st. This is a firm deadline. An application received after April 1 will not be considered for the upcoming fiscal year. Application information as well as contact information for your Regional Hart-Supported Living Coordinator is available on line or by phone.

## **Homecare Program**

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### **Department for Aging & Independent Living**

**Phone:** (502) 564-6930 (V/TTY)

**TTY:** (888) 642-1137 (TTY)

**Website:** [chfs.ky.gov/dail](http://chfs.ky.gov/dail)

### **Overview**

The Homecare Program helps adults who are unable to perform some activities of daily living and are at risk of institutional care to remain in their own homes by providing support services and coordinating the help of family, friends and provider agencies.

### **Eligibility Requirements**

Participants must be 60 years old or older and

- Unable to perform two activities of daily living or three instrumental activities of daily living
- Be at risk of going to an institution or
- Be in an institution but able to return to a private home environment if needed services were provided

### **AT Services Provided/Covered**

Assessment and case management, home management and personal care, home delivered meals, chore services, home repair, respite for family caregivers and home health aide service are among the assistance provided.

### **Assistive Technology Provided/Covered**

#### **Home repair**

There are no income restrictions; a sliding fee scale is utilized. Only pays for a limited amount of home modification, and it is up to each individual ADD district to determine the amount to be spent on the home modifications if any.

## **Application Process**

The program is offered statewide through the Area agencies on aging and independent living. Some areas may have waiting lists and not all services are provided in all areas. Additional information is available on line or by phone.

## **Impairment Related Work Expenses (IRWE)**

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### **Social Security Administration**

**Phone:** (800) 772-1213

**TTY:** (800) 325-0778

**Website:** [socialsecurity.gov/disabilityresearch/workincentives.htm](https://socialsecurity.gov/disabilityresearch/workincentives.htm)

### **Overview**

If you are an SSI or SSDI recipient and need to pay for certain items or services in order to be able to work, you may be able to use the Social Security Employment Support called an Impairment-Related Work Expense (IRWE). The expense must, as its name implies, be related to your impairment and be needed in order to work. It cannot be an expense that any similar worker without a disability would also have (such as purchase of a uniform, or bus fares if the bus is not specifically used for transporting you because of your disability).

If your SSA Claims Representative agrees that your claimed work expenses can be included in an IRWE, you may recover up to 50% of those expenses by having your SSI check increased up to its maximum amount. The IRWE does not provide cash payments. For an SSDI recipient, it simply allows the individual to earn more than the SGA amount without losing the cash benefit.

The IRWE is best suited for on-going expenses such as (out of pocket prescriptions drug cost) a lease or monthly payment rather than for large one-time expenses. Many vendors require the full payment at the time of purchase, but it may also be possible to prorate a one-time expense over a twelve month period maximum.

### **Eligibility Requirements**

Persons must have a disability, Meet all the eligibility requirements for SSI or SSDI with the exception of income and/or resources, If SSI is not received because of excess income or resources, deducting impairment-related work expenses may help an individual to qualify for SSI.

### **IRWE are deductible for SGA and SSI payment purposes when:**

- The expenses are directly related to enabling an individual to work;
- A person needs the item or services in order to work due to a severe physical or mental impairment;
- The cost is paid by the person with a disability and is not reimbursable by another source.

### **Services Provided/Covered**

No AT services are provided or covered

### **Assistive Technology Provided/Covered**

A range of assistive technology can be counted as a Impairment-Related Work Expense

### **Application Process**

The Center for Accessible Living (502) 589-6620 (Louisville/western KY) and Goodwill (866) 336-3316 (Lexington/eastern KY) have staff who are WIPA certified (Work Incentive Planning and Assistance). They can assist you with IRWE, PASS and blind work expenses. SSA can provide additional information by phone or from their work incentive website listed above.

## **Kentucky Children's Health Insurance Program (KCHIP)**

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### **Department for Medicaid Services**

**Phone:** (877) 524-4718

**Application request/help line** (855) 459-6328

**Website:** [kidshealth.ky.gov](https://kidshealth.ky.gov)

## Overview

The Kentucky Children's Health Insurance Program (KCHIP) provides health coverage at little or no cost to uninsured children who qualify. Children who are enrolled in KCHIP Phase II, receive the same comprehensive benefits as traditional Medicaid. Some additional specialized services for people with disabilities are also included.

## Eligibility Requirements

- Based on age and family income
- Children from birth through age 18 (until their 19th birthday) from low-income families
- A family's income can be up to and including 218% of Federal Poverty Level (FPL)

## AT Services Provided/Covered

These benefits include: office visits, dental care, immunizations, mental health, pharmacy, vision care, hospital care, behavioral health, Early and Periodic Screening, Diagnosis and Treatment (EPSDT) (hearing care, Durable Medical Equipment, and many others.

To find out if a medical service you need is covered, call (800) 635-2570.

## Assistive Technology Provided/Covered

A range of assistive technology

## Application Process

Applications may be completed at your local Department for Community Based Services office.

Applications can also be downloaded or requested by phone.

## Kentucky Deaf-Blind Services

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### Office for the Blind

**Phone:** (800) 321-6668

**Website:** [blind.ky.gov](http://blind.ky.gov), or [ovr.ky.gov](http://ovr.ky.gov)

**Contact:** Chad Hunt

**Email:** [Chad.Hunt@ky.gov](mailto:Chad.Hunt@ky.gov)

**Phone:** (270) 746-7479 (OFB), or (800) 372-7172 (OVR)

## Overview

The Office for Vocational Rehabilitation and the Office for the Blind provides vocational rehabilitation services to eligible individuals with disabilities to assist with entry into employment and productivity in the workplace and community. Vocational rehabilitation counselors in offices around the state determine eligibility, provide vocational guidance and counseling, and offer a variety of services to prepare individuals for employment.

## Eligibility Requirements

Have a visual and Hearing impairment

## Services Provided

- Testing to decide what technology can help both hearing and vision
- Training to learn to use assistive technology
- Guidance & counseling from a rehabilitation counselor trained in hearing and vision loss
- Finding out what can help a person at the job site
- Training to improve communication and deal with problems
- Help to get services from other agencies
- Help to decide what the person's abilities & interests are
- Support services (interpreters, note takers, etc.)

## **Assistive Technology Provided/Covered**

A range of assistive technology including hearing aids

## **Application Process**

Contact a counselor in the nearest VR or OFB office to apply for services. For information on the VR or OFB office that serves your county, call the state office or visit their website.

# **Kentucky's Statewide Hearing Aid Assistance and Reuse Program**

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## **Kentucky Assistive Technology Service Network**

**Phone:** (800) 327-5287

**Website:** [www.katsnet.org](http://www.katsnet.org)

## **Overview**

The goal of this program is to make it easier for Kentuckians with hearing loss to acquire hearing aids. To achieve this goal, we are providing the following services to residents of Kentucky with hearing loss:

### **Assistance with Hear Now**

Hear Now is an application-based program of the Starkey Hearing Foundation that provides new hearing aids to low-income Americans.

If requested, SHARP can assist individual applicants in locating an HHP. SHARP understands that Hearing Health Providers have a limited amount of time they can donate. Therefore, SHARP will get the HHP's permission before referring any individual to them.

SHARP can also assist with similar programs such as Help America Hear.

### **Assistance with Reconditioned Hearing Aids**

SHARP's reconditioning program can – in collaboration with Starkey Hearing Technologies All-Make Repair Program – provide limited financial assistance (as long as funds are available) towards the cost of reconditioned hearing aids available through the Starkey All-Make Repair Program. (must be ordered by an HHP)

### **Assistance with the repair of hearing aids**

SHARP can provide limited financial assistance (as long as funds are available) toward the cost of repairing an individual's hearing aids. (must be requested by an HHP)

## **To Donate no longer needed Hearing Aids**

We are also collecting used hearing aids (any age, any condition), as well as hearing aid remotes, and transmitters. Contact the KATS Network (SHARP) to request a self-addressed stamped container to place the hearing aids in. If requested, a receipt may be provided for the donation.

## **Eligibility**

A resident of KY with a hearing loss

## **Services provided/covered**

Limited financial assistance, Information and referral

## **Assistive Technology Provided/covered**

Hearing Aids

## **Application Process**

There is no application process for SHARP.

If an individual qualifies for Hear Now or Help America Hear SHARP can assist with the application fee as long as funds are available. Assistance for repairs/reconditioned hearing aids must be requested by a Hearing Health Provider. Additional information is available on line or by phone.

# Medicare

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**Center for Medicare & Medicaid Services**  
**US Department of Health & Human Services**

**Phone:** (800) 633-4227 (24 hr 7 day)

**Website:** [medicare.gov](https://www.medicare.gov)

## Overview

Medicare covers certain medical services and items in hospitals and other settings. Some are covered under Medicare Part A, and some are covered under Medicare Part B. As long as you have both Part A and Part B, these services and items are covered whether you have the Original Medicare Plan, or you belong to a Medicare Advantage Plan (like an HMO or PPO).

Part A helps cover your inpatient care in hospitals. This includes critical access hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care. You must meet certain conditions to get these benefits.

Part B helps cover medical services like doctors' services, outpatient care, and other medical services that Part A doesn't cover. Part B is optional. Part B helps pay for covered medical services and items when they are medically necessary. Part B also covers some preventive services.

The Original Medicare Plan is one of your health coverage choices as part of the Medicare Program. You will be in the Original Medicare Plan unless you choose to join a Medicare Advantage Plan (like an HMO or PPO). Most people get their coverage through the Original Medicare Plan.

Medicare Advantage Plans are health plan options that are approved by Medicare and run by private companies. They are part of the Medicare Program, and sometimes called "Part C." When you join a Medicare Advantage Plan, you are still in Medicare. Some of these plans require referrals to see specialists. In many cases, the premiums or the costs of services (co-pays) can be lower in a Medicare Advantage Plan than they are in the Original Medicare Plan or the Original Medicare Plan with a Medigap policy.

Medicare Advantage Plans provide all of your Part A (hospital) and Part B (medical) coverage and must cover medically-necessary services. They generally offer extra benefits, and many include Part D drug coverage. These plans often have networks, which mean you may have to see doctors who belong to the plan or go to certain hospitals to get covered services. In many cases, your costs for services can be lower than in the Original Medicare Plan.

Medicare offers prescription drug coverage for everyone with Medicare. This is called "Part D."

## Eligibility Requirements

People age 65 or older; People under age 65 with certain disabilities; and People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

## Services Provided/Covered

Medical services including prescription drug coverage

## Assistive Technology Provided/Covered

A range of assistive technology (must be medically necessary)

## Application Process

Applications for a Medicare health insurance card are taken at your local office for the Social Security Administration. You can also apply on line, according to the Medicare website "It's convenient, quick and easy; Additional information is also available on line or by phone.

# Office for the Blind

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**Department for Workforce Investment Education Cabinet**

**Phone:** (800) 321-6668 or (502) 564-4754

**Website:** [blind.ky.gov](https://www.blind.ky.gov)



## Overview

The Office for the Blind, (OFB) provides services to individuals with visual disabilities so they may improve their opportunities for employment and become more independent and productive in the community and workplace. It is a combination state/federal program. Vocational rehabilitation counselors in offices around the state determine eligibility, provide vocational guidance and counseling, and offer a variety of services in order to facilitate an individual in obtaining, regaining or maintaining employment.

## Eligibility Requirements

- Be resident of Kentucky
- A person must have a visual disability
- Requires vocational rehabilitation services to prepare for, secure, retain or regain employment.

## AT Services Provided/Covered

Evaluation/Assessment, Training/ Technical Assistance, orientation and mobility, job placement, assistive technology, transition and Bioptic Driving.

## AT Assistive Technology Provided/Covered

Range of assistive technology

## Application Process

Contact the counselor in the nearest regional OFB office to apply for services. For information on the OFB office that serves your county, call the state office or visit their website.

# Office for the Blind – Independent Living Program

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## Department for Workforce Investment Education Cabinet

**Phone:** (800) 321-6668 or (502) 564-4754

**Website:** [blind.ky.gov](http://blind.ky.gov)

## Overview

The Independent Living Services of the Office for the Blind are those services that primarily assist an individual with a severe visual disability to live independently and function within the family or community.

Unlike the regular program of the Office for the Blind, services provided by the Independent Living program are not specifically vocationally related. Instead, the services are intended to improve the ability of the individual to function independently in the community.

## Eligibility Requirements

- Be resident of Kentucky
- A person must have a visual disability

## AT Services Provided/Covered

Information; Outreach & Referral; Counseling; Community Integration; Use of low-tech adaptive devices in the home assessment and training in communication skills and activities of daily living, and use of remaining vision.

## Assistive Technology Provided/Covered

Daily Living

## Application Process

Contact the Independent Living counselor at the nearest regional OFB office to apply for services.

For information on the OFB office that serves your county, call the state office or visit their website.



# Office of Vocational Rehabilitation

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## Department for Workforce Investment Education Cabinet

**Phone:** (800) 372-7172

**Website:** [ovr.ky.gov](http://ovr.ky.gov)

### Overview

The Office for Vocational Rehabilitation (VR) provides vocational rehabilitation services to eligible individuals with disabilities to assist with entry into employment and productivity in the workplace and community. Vocational rehabilitation counselors in offices around the state determine eligibility, provide vocational guidance and counseling, and offer a variety of services to prepare individuals for employment. Assistive technology can be included in these services.

### Eligibility Requirements

- You must have a physical or mental impairment
- Your impairment must result in a substantial impediment to employment
- You must require vocational rehabilitation services.

If you receive Social Security disability benefits, you are considered to be an individual with a significant disability and are presumed to be eligible for services.

### AT Services Provided/Covered

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Coordination, and Training/Technical Assistance

### Assistive Technology Provided/Covered

A range of Assistive Technology

### Application Process

Contact a counselor in the nearest VR office to apply for services. For information on the VR office that serves your county, call the state office or visit their website.

## Plan for Achieving Self-Support (PASS)

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### Social Security Administration

**Phone:** (800) 772-1213

**TTY:** (800) 325-0778

**Website:** [socialsecurity.gov/disabilityresearch/workincentives.htm](http://socialsecurity.gov/disabilityresearch/workincentives.htm)

### Overview

A Plan for Achieving Self-Support (PASS) is an SSI provision to help individuals with disabilities return to work.

PASS lets you spend or save income (other than SSI income) and/or resources for employability investments and work expenses that SSA agrees will help you move toward a goal that will make you financially more self-supporting. Any income included in a PASS must come from earned or unearned income sources (including in-kind support and/or deemed income) other than SSI. The amount of income you may include in a PASS can not exceed your non-SSI income.

Any assistive technology included in your plan must, in some way, enable the person to perform a job or to get to a job.

### Eligibility Requirements

Persons must be blind or disabled, Persons must meet all the eligibility requirements for SSI with the exception of income and/or resources; The individual must have either: earnings, unearned income, or resources to set aside in a PASS; If SSI is not received because of excess income or resources, developing a PASS may help an individual to qualify for SSI.

### AT Services Provided/Covered

No AT Services are provided or covered

## **Assistive Technology Provided/Covered**

A range of assistive technology can be included in a PASS plan

## **Application Process**

Persons with disabilities have a fundamental role in developing their own plan. They can write their own plan or select persons to assist them such as parents, educators, vocational counselors, job coaches, social workers, or employers.

The Center for Accessible Living (502) 589-6620 (Louisville/western KY) and Goodwill (866) 336-3316 (Lexington/eastern KY) have staff who are WIPA certified (Work Incentive Planning and Assistance). They can assist you with IRWE, PASS and blind work expenses. SSA can provide additional information by phone or from their work incentive website listed above.

## **Project CARAT (Coordinating Assisting Reuse of Assistive Technology)**

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### **Kentucky Assistive Technology Services Network**

**Phone:** (800) 327-5287

**Website:** [www.katsnet.org/projectCARAT](http://www.katsnet.org/projectCARAT)

### **Overview**

Project CARAT enables under-served individuals with disabilities in Kentucky by collecting, refurbishing and redistributing assistive technology (AT) and durable medical equipment (DME) through a collaborative network of partners. The goal of Project CARAT is to make Assistive Technology and Durable Medical Equipment more accessible to those who need it in rural Kentucky. Project CARAT has 4 locations across the state – Paducah, Louisville, Hazard and Thelma.

### **Eligibility Requirements**

- Resident of Kentucky and;
- Have a disability that affects a major life activity

### **AT Services Provided/Covered**

Assistive Technology and Durable Medical Equipment Refurbishment and redistribution

### **Assistive Technology provided/covered**

A range of assistive technology

### **Application Process**

Contact one of the redistribution centers or visit the KY AT Locator website at [katsnet.at4all.com](http://katsnet.at4all.com) to see a listing of all items currently available for redistribution.

## **Social Security Disability Insurance (SSDI)**

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### **Social Security Administration**

**Phone:** (800) 772-1213

**TDD:** (800) 325-0778

**Website:** [ssa.gov](http://ssa.gov) or [ssa.gov/applyfordisability](http://ssa.gov/applyfordisability)

### **Overview**

Social Security Disability Insurance (SSDI) is administered both nationally and locally by the Social Security Administration (SSA). SSDI is a social insurance program for individuals who are blind or disabled, who are unable to work as a direct result of the disability, and who have paid into the Social Security program for approximately one-half the number of years since age 21 and who are under 65 years of age. A wage earner and his or her dependents can receive benefits if the individual is determined to be disabled based on a specific list of criteria.

### **Eligibility Requirements**

- The SSDI payment amount is based on a worker's lifetime average earnings covered by Social Security. The payment amount may be reduced by workers compensation payments and /or public disability benefits. It is not affected by other income or resources.

- Persons must have a severe mental or physical impairment (including blindness) that is verified by a physician based on lab tests, examinations, or other objective medical procedures.
- The disability must have lasted or is expected to last a minimum of twelve (12) consecutive months or result in death.
- The disability must prevent the person from doing his or her work or other gainful activity.
- The spouse and dependent children of fully insured workers, including adult children with disabilities whose disability began prior to age 22, also are eligible for benefits upon the retirement, disability or death of a primary beneficiary.

### **AT Services Provided/Covered**

No AT services are provided or covered. However, after receiving disability benefits for two years, the individual will be automatically enrolled in and able to access AT services available through Medicare.

### **AT Assistive Technology Provided/Covered**

No assistive technology are provided or covered. However, after getting disability benefits for two years, the individual will be automatically enrolled in and able to access A-T available through Medicare.

### **Application Process**

Apply in person or by phone at your local Social Security office, or call (800) 772-1213 for an appointment with a Social Security representative who will help with the application. You can also apply online at ([ssa.gov/applyfordisability](http://ssa.gov/applyfordisability)). Social Security information/publications as well as address and phone number for your local SS office are also available on line or by phone.

## **Special Education Programs – Local Education Agency (LEA)**

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### **Kentucky Department of Education - Division of Learning Services**

**Phone:** (502) 564-4970

**Website:** [education.ky.gov/](http://education.ky.gov/)

### **Overview**

Since 1975, the federal government has mandated a free and appropriate public education (FAPE) for all children with disabilities, including those children whose disabilities are multiple and severe. Kentucky's public schools are responsible for ensuring that each student, regardless of disability, receives an appropriate educational program that meets his or her individual needs. The Division of Learning Services of the Kentucky Department of Education exists to help local school systems provide special education and related services so that all students with disabilities can develop into productive and successful citizens. Under federal special education law and state rules, students with disabilities who require AT devices or services in order to receive a FAPE are eligible for those devices and/or services as specified in the student's Individualized Education Program (IEP). The Division of Learning Services provides technical assistance to local school systems concerning the provision of AT devices and services to students with disabilities, primarily through the Kentucky Special Education Cooperative Network.

### **Eligibility Requirements**

The Individuals with Disabilities Education Act (IDEA-PL 108-446) stipulate that all students with disabilities must be considered for assistive technology, as is determined necessary in order to implement the IEP.

### **AT Services Provided/Covered**

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Coordination, and Training/ Technical Assistance

### **Assistive Technology Provided/Covered**

Assistive technology that is included in the IEP

### **Application Process**

The need for Assistive Technology is determined in the program planning stage of the IEP process. If it is determined that AT is needed to successfully meet the goals of the IEP, then the school must obtain the AT. For more information, contact the Special Education Coordinator of your local school district. The Kentucky Department of Education, Division of

Learning Services also has Exceptional Children consultants that are available to answer parent's questions. Call (502) 564-4970 and ask for a consultant.

## **Supplemental Security Income (SSI)**

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### **Social Security Administration**

**Phone:** (800) 772-1213

**TDD:** (800) 325-0778

**Website:** [ssa.gov](http://ssa.gov)

### **Overview**

Supplemental Security Income (SSI) is administered both nationally and locally by the Social Security Administration (SSA). The purpose of the SSI program is to assure a minimum level of income to persons who are elderly or have a disability and have limited income and resources. Specific eligibility criteria must be met. Individuals must meet the SSA's definition of "disabled" or "blind," but do not need any social security work credits to obtain SSI payments. There is no disability waiting period for SSI. People may be eligible for SSI even if they have never worked, and they may also receive social security payments IF they are eligible for both. Children and adults with disabilities may qualify for SSI payments.

### **Eligibility Requirements**

- Persons 65 or older who have limited income and resources
- Persons who are blind (child or adult) or have a disability (child or adult) who have limited income and resources;
- Persons must be a U.S. citizen or be in the U.S. legally.

### **AT Services Provided/Covered**

No AT services are provided or covered. However, SSI recipients are usually able to get Medicaid and thus access AT services.

### **Assistive Technology Provided/Covered**

Assistive technology is not provided or covered. However, SSI recipients are usually able to get Medicaid and thus access assistive technology that is considered medically necessary.

### **Application Process**

Apply in person or by phone at your local Social Security office, or call (800) 772-1213 for an appointment with a Social Security representative who will help with the application. Social Security information/publications as well as address and phone number for your local SS office are available on line or by phone.

## **Telecommunication Access Program (TAP)**

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### **Kentucky Commission on the Deaf and Hard of Hearing (KCDHH)**

**Phone:** (800) 372-2907 or (502) 573-2604

**Video Phone:** (502) 416-0607

**Website:** [kcdhh.ky.gov](http://kcdhh.ky.gov)

### **Overview**

TAP provide specialized telecommunications equipment at no charge to deaf, hard of hearing, speech impaired or deaf-blind Kentucky residents. The TAP is administered by KCDHH and is funded by a small surcharge on all (landline and wireless) telecommunication access lines throughout the state. The equipment provided allows communication on the telephone to be accessible to applicants.

### **Eligibility Requirements**

You are eligible to receive equipment from TAP if you meet the following criteria:

- You must be a legal resident of the Commonwealth of Kentucky for at least one year. Identification must be provided by the applicant, with a matching address as listed on the application, to established residency;
- You must be at least five (5) years of age to apply. If you are under 18 years of age, your parent/guardian must sign the application and assume full responsibility for the equipment. You must be thirteen (13) years of age or

older to apply for a wireless device;

- You must be deaf, hard of hearing, speech impaired or deaf-blind to the extent that you cannot use the telephone for communication without the use of adaptive equipment. You must provide, at your own expenses, professional verification of your hearing loss. Additional verification is required to verify vision loss for some equipment; and
- You must verify telephone or internet service as requested. The bill must show the same name, and address as the applicant or additional verification is required.

### **AT Services Provided/Covered**

Purchasing/Acquisition and Training/Technical Assistance

### **Assistive Technology Provided/Covered**

Communications Equipment that assist individuals who are deaf and hard of hearing or deaf blind

For a complete list of available equipment call KCDHH or visit their website.

### **Application Process**

TAP applications are available on line or by phone.

## **Ticket to Work Program**

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### **Social Security Administration**

**Phone:** (866) 968-7842

**TTY:** (866) 833-2967

**Website:** [chooseworkttw.net](http://chooseworkttw.net)

### **Overview**

The Ticket to Work and Self-Sufficiency Program is an employment program for people with disabilities who are interested in going to work. The Ticket Program is part of the Ticket to Work and Work Incentives Improvement Act of 1999 – legislation designed to remove many of the barriers that previously influenced people's decisions about going to work because of the concerns over losing health care coverage. The goal of the Ticket Program is to increase opportunities and choices for Social Security disability beneficiaries to obtain employment, vocational rehabilitation (VR), and other support services from public and private providers, employers, and other organizations.

Under the Ticket Program, the Social Security Administration provides disability beneficiaries with a Ticket they may use to obtain the services and jobs they need from organizations called Employment Networks (ENs).

### **Eligibility Requirements**

Anyone age 18 through 64 who receives Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits because of his or her disability is eligible to participate in the Ticket to Work program. Participation in the Ticket to Work program is free and voluntary.

### **AT Services Provided/Covered**

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Coordination, and Training/ Technical Assistance

### **Assistive Technology Provided/Covered**

A range of assistive technology that is needed for employment, Recreation, Sports and Leisure Equipment

### **Application Process**

Call the Ticket to Work help line or visit their website for detailed information.

The Ticket Program is flexible and voluntary – Social Security Administration beneficiaries are not mandated to participate and in most cases, ENs can choose which services they want to provide, where, and to whom. Beneficiaries receiving Tickets can contact one or more ENs to discuss services and once an agreement between the beneficiary and EN is reached, the two work together to develop a work plan to assist the beneficiary in reaching his or her employment goal.

# Traumatic Brain Injury (TBI) Trust Fund

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## Cabinet for Health and Family Services - Department of Aging and Independent Living (DAIL)

**Phone:** (855) 816-9577 or (502) 564-6930

**Website:** [chfs.ky.gov/dail](http://chfs.ky.gov/dail)

### Overview

The TBI Trust Fund was established to provide flexible funding and support to those with brain injuries. The fund supports supplemental community-based efforts to meet the special needs of each individual with a brain injury.

Benefits are limited to \$15,000 per person per year, with a lifetime maximum of \$60,000.

DAIL also administers The Traumatic Brain Injury Behavioral Program. The Traumatic Brain Injury Behavioral Program - establishes identification of those affected by traumatic brain injury who are in need of behavioral services. The TBI Behavioral Program will provide services through crisis intervention, residential, targeted case management and wrap-around services. Contact DAIL using the phone number and website above for more information on this program.

### Eligibility Requirements

People with a partial or total disability caused by injury to the brain are eligible to receive support from the TBI Trust Fund. Injuries to the brain may be a result of physical trauma, damage resulting from a lack of oxygen, allergic conditions, toxic substances and other medical incidents, including damage caused by drug overdoses or alcohol poisoning.

People with brain injury and without viable funding sources for needed services are eligible to receive support from the TBI Trust Fund. There are no caps for family income levels used to screen for services. Lack of adequate funding may be a result of the exhaustion of current benefits or benefit exclusion.

### Services Covered

Case management, Community residential services, Structured day programs, Psychological services, Prevocational services, Supported employment services, Companion services, Respite care, Occupational therapy, Speech/language services and wraparound services

### Assistive Technology Provided/Covered

Vehicle modifications, Home modifications and a range of assistive devices may be covered in some situations.

### Application Process

Application information is available on line or by phone.

## TRICARE

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### United States Department of Defense

**TRICARE Regional Office – North (most of KY including Louisville)**

**Phone:** (877) 874-2273

**Website:** [Tricare.mil](http://Tricare.mil) and [hnfs.com](http://hnfs.com)

**TRICARE Regional Office – South (Hopkinsville and Murray area)**

**Phone:** (800) 444-5445

**Website:** [Humana-military.com](http://Humana-military.com)

### Overview

The mission of TRICARE is to provide quality health care for members of the Armed Forces, military families, and others entrusted to the Department of Defense's care. TRICARE offers several different health plan options to meet your needs. Plan availability depends on who you are and where you live.

### Eligibility Requirements

TRICARE is available to active duty service members and retirees of the seven uniformed services, their family members, survivors and others who are registered in the Defense Enrollment Eligibility Reporting System (DEERS). TRICARE is also available to National Guard/Reserve members and their families. Benefits will vary depending on the sponsor's military status.

## **AT Services Provided/Covered**

Evaluation/Assessment; Purchase/Acquisition; Coordination; and Information/Assistance;

## **Assistive Technology Provided/Covered**

A range of assistive technology that is considered medically necessary

## **Application Process**

In order to use TRICARE, you must be listed in the Defense Department's Defense Enrollment Eligibility Reporting System (DEERS) computerized data base as being eligible for military health care benefits. This includes newborns, which must be enrolled in DEERS before claims for their care as TRICARE eligible patients can be processed.

Additional information is available on line or by phone.

## **TRICARE ECHO (Extended Care Health Option)**

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### **United States Department of Defense**

#### **TRICARE Regional Office – North (most of KY including Louisville)**

Phone: (877) 874-2273

Website: [Tricare.mil](http://Tricare.mil) and [hnfs.com](http://hnfs.com)

#### **TRICARE Regional Office – South (Hopkinsville and Murray area)**

Phone (800) 444-5445

Website: [Humana-military.com](http://Humana-military.com)

## **Overview**

TRICARE Extended Care Health Option (ECHO) is a supplemental benefit program that provides services and supplies beyond the basic TRICARE military health care program. ECHO is available to active duty family members (ADFM) who meet the qualifications of a specific physical, developmental and/or mental disability. The program provides beneficiaries with coordinated ECHO services and supplies to reduce the disabling effects of the qualifying condition or disorder.

## **Eligibility Requirements**

TRICARE ECHO is only available to ADFMs with qualifying conditions, including:

- Diagnosis of a neuromuscular developmental condition or other condition in an infant or toddler that is expected to precede a diagnosis of moderate to severe mental retardation or serious physical disability
- Extraordinary physical/psychological condition rendering the beneficiary homebound
- Moderate to severe developmental or intellectual disability
- Multiple disabilities (may qualify if there are two or more affecting separate body systems)
- Serious physical disability Autism spectrum disorder

## **AT Services Provided/Covered**

For those who qualify, TRICARE ECHO provides benefits not available through the basic TRICARE program, including: Assistive services (e.g., those from a qualified interpreter or translator), Durable equipment, including adaptation and maintenance, Expanded in-home medical services through TRICARE ECHO Home Health Care (EHC), Medical and rehabilitative services, In-home respite services, Institution care when a residential environment is required, Special education, and Transportation under certain circumstances

## **Assistive Technology Provided/Covered**

A range of assistive technology not covered under standard TRICARE

## **Application Process**

Application information is available on line or by phone

## **Veterans Benefits**

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Department of Veterans Affairs - VA Regional Office



**Phone:** (800) 827-1000 (National DVA telephone assistance service)

**Phone:** (502) 287-4000 (Louisville VA hospital)

**Website:** [va.gov](http://va.gov)

## **Overview**

The Department of Veterans Affairs (DVA) is a federal agency that oversees the various benefit programs available for honorably discharged veterans. The DVA is the largest single medical care system in the country and the largest purchaser of AT devices and equipment for persons with disabilities. In addition, the DVA operates a vocational rehabilitation program for eligible veterans. Thus, assistive technology can be provided to support a veteran in the vocational rehabilitation program to meet vocational goals and pursue gainful employment.

## **Eligibility Requirements**

Eligibility for veterans' benefits is complex. Not all veterans are eligible for all benefits. Generally, if a veteran is eligible for admission to a VA Medical Center (VAMC), then any disabilities he or she has will be treated and/or covered. Entitlement to services varies and is based on the veteran's disability rating. Those rated at disabilities of 50% or more are provided services regardless of whether the treatment is for a service-connected disability or not. The VAMC determines eligibility and entitlement by conducting a needs assessment. After establishing eligibility, services are provided on a space available basis and according to an assigned category of either mandatory or discretionary. Veterans in the mandatory category receive free services, while veterans in the discretionary category may be required to contribute to the cost of care they receive.

## **AT Services Provided/Covered**

Evaluation/Assessment; Purchasing/Acquisition; Selection/Design; Coordination; Training/Technical Assistance;

## **Assistive Technology Provided/Covered**

A range of assistive technology

## **Application Process**

For information on VA benefits, you should contact an accredited Veterans Service Organization.

These organizations not only give information on VA benefits, services and eligibility, they can also act as your representative through the VA system. The KY department of Veterans Affairs is an accredited Veterans Service Organization and can assist veterans statewide call (502) 595-4447 or visit their web site at [veterans.ky.gov](http://veterans.ky.gov).

## **Other Accredited Veterans Service Organizations**

- Military Order of the Purple Heart (MOPH) (502) 566-4428
- Paralyzed Veterans of America (PVA) (502) 566-4430
- Veterans of Foreign Wars (VFW) (502) 566-4422
- Additional information is available on line or by phone.

## **Veterans Affairs - Vocational Rehabilitation and Education Program**

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### **Department of Veterans Affairs - VA Vocational Rehabilitation Regional Office**

Phone: (502) 566-4453

Website: [va.gov](http://va.gov)

## **Overview**

The Veterans Administration (VA) operates a vocational rehabilitation and Education program for eligible veterans. Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering services and assistance to help them prepare for, find and keep suitable employment. Suitable employment is work that is within the veterans' physical, mental and emotional capabilities and matches their patterns of skills, abilities and interests. For veterans whose disabilities make employment unlikely, VA helps them attain as much daily living independence as possible.



## **Eligibility Requirements**

A veteran with a VA-established service-connected disability of at least 10 percent with a serious employment handicap; or 20 percent with an employment handicap and is discharged or released from military service under other than dishonorable conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent.

## **AT Services Provided/Covered**

Under vocational rehabilitation, a veteran can take part in one of the following programs: College or university education; Trade, business, or technical school education; Apprenticeship or other on-the-job training; On-farm training; Employment services and assistance; Under special circumstances, training in a rehabilitation facility, a sheltered workshop, or in your own home; Self-employment. Individuals can also receive personal and vocational counseling, tutorial assistance, medical and dental treatment, assistive technology and assistance necessary to achieve maximum independence in daily living.

## **Assistive Technology Provided/Covered**

A range of assistive technology

## **Application Process**

For information on vocational rehabilitation services contact the VR office in Louisville at (502) 566-4453. You may also contact an accredited Veterans Service Organization. These organizations not only give information on VR services and eligibility they can also act as your representative through the VA system. The KY Department of Veterans Affairs is an accredited Veterans Service Organization and can assist veterans statewide call (502) 595-4447 or visit their web site at [veterans.ky.gov](http://veterans.ky.gov).

## **Other Accredited Veterans Service Organizations**

- Disabled American Veterans (DAV) (502) 566-4482
- AMVETS (502) 566-4426
- American Legion (AL) (502) 566-4478

## **Medicaid Waivers and Programs**

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To qualify for the programs below, an individual must first qualify for Medicaid:

- Acquired Brain Injury Waiver (Medicaid);
- Acquired Brain Injury (ABI) - Long Term Care (Medicaid);
- Durable Medical Equipment (DME) Program (Medicaid);
- Early & Periodic Screening, Diagnosis, and Treatment Program (Medicaid);
- Home and Community Based Waiver (Medicaid);
- Kentucky Medicaid Hearing services;
- Kentucky Transitions (Medicaid);
- Michelle P. Waiver (Medicaid);
- Supports for Community Living Waiver (Medicaid)

To check eligibility or apply for Medicaid and Medicaid Waivers, please visit: [benefind.ky.gov](http://benefind.ky.gov)

## **Acquired Brain Injury (ABI) Waiver Program**

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**Cabinet for Health and Family Services, Department of Medicaid Services, Acquired Brain Injury Branch**

Phone: (866) 878-2626 or (502) 564-5198

Website: [chfs.ky.gov/dms](http://chfs.ky.gov/dms) (click on programs and services)

Website for the Brain Injury Association of Kentucky is [biak.us](http://biak.us)

## **Overview**

The ABI Medicaid Waiver Program is designed to provide intensive services and supports to adults with acquired brain injuries as they work to re-enter community life. Services can only be provided in community settings. It is expected that upon completing the program, people will be transitioned to other existing community resources.

## **Eligibility Requirements**

To qualify for services, an individual must:

- Have an acquired brain injury;
- Be at least 18 years of age;
- Meet nursing facility level of care;
- Be expected to benefit from waiver services; and
- Be financially eligible for Medicaid services.

## **Services Covered**

Fourteen services are funded, including: case management, personal care, companion services, respite care, environmental modifications, behavior programming, counseling and training, structured day program, specialized medical equipment and supplies, pre-vocational services, supported employment, occupational therapy, speech and language services, and community residential services (excluding room and board).

## **Assistive Technology Provided/Covered**

A range of assistive technology

## **Application Process**

Note: There is a general and an emergency waiting list for this waiver.

Application information is available online or by phone. From the website [chfs.ky.gov/dms](http://chfs.ky.gov/dms) click on Program and Services.

## **Acquired Brain Injury (ABI) - Long Term Care Waiver**

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**Cabinet for Health and Family Services, Department of Medicaid Services, Acquired Brain Injury Branch**

Phone: (866) 878-2626 or (502) 564-5198

Website: [chfs.ky.gov/dms](http://chfs.ky.gov/dms), website for the Brain Injury Association of Kentucky is [biak.us](http://biak.us)

## **Overview**

The Acquired Brain Injury Long Term Care Waiver program provides an alternative to institutional care for individuals that have reached a plateau in their rehabilitation level and require maintenance services to avoid institutionalization and to live safely in the community.

## **Eligibility Requirements**

Persons who:

- Are at least 18 years of age
- Meet nursing facility level of care
- Have a primary diagnosis of an acquired brain injury which necessitates supervision, rehabilitative services and long term supports
- Are Medicaid eligible

## **Services Covered**

Case Management, Community Living Supports, Respite Care, Adult Day Health Care, Adult Day Training, Environmental Modifications, Behavior Programming, Counseling, Group Counseling, Specialized Medical Equipment and Supplies, Supported Employment, Occupational Therapy, Speech Therapy, Nursing Supports, Family Training, Physical Therapy, Assessment and Reassessment, Supervised Residential Care

## **Assistive Technology Provided/Covered**

A range of assistive technology

## **Application Process**

Note: There is a general and an emergency waiting list for this waiver.

Application information is available online or by phone. From the website [chfs.ky.gov/dms](http://chfs.ky.gov/dms); click on Programs and Services.

## **Durable Medical Equipment (DME) Program**

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### **Department for Medicaid Services, Policy and Operations Branch**

Phone: (502) 564-6890

Website: [chfs.ky.gov/dms/dme](http://chfs.ky.gov/dms/dme)

## **Overview**

Many types of assistive technology can be purchased as Durable Medical Equipment (DME) under this program. Durable Medical Equipment is defined as equipment that withstands repeated use and is used primarily to serve a definite medical purpose. It is not generally useful to a person in the absence of an illness or injury. Medicaid covers DME such as wheelchairs, hospital beds, augmentative communication devices, orthodontic appliances (braces), prosthetic devices (artificial limbs) etc., and disposable medical equipment ordered by an accepted prescriber that is medically necessary and suitable for use in the home. Some items require prior authorization by the supplier.

## **Eligibility Requirements**

Be a Kentucky Medicaid member

## **AT Services Provided/Covered**

Evaluation/Assessment

## **Assistive Technology Provided/Covered**

A range of assistive technology that meets the definition of durable medical equipment.

## **Application Process**

An application for Medicaid may be filed at your local Department for Community Based Services Office. For additional information contact Medicaid by phone or visit their website.

## **Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) Program**

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### **Department of Medicaid Services, Division of Program Quality & Outcomes**

Phone: (502) 564-9444

Website: [chfs.ky.gov/dms/epsdt](http://chfs.ky.gov/dms/epsdt)

## **Overview**

This program is for children from birth to age 21 who are eligible for Medicaid.

In Kentucky, EPSDT is divided into two separate components: EPSDT Screenings and EPSDT Special Services. The EPSDT Screening Program provides routine physicals or well-child check ups for Medicaid eligible children at certain specified ages. It is considered preventive care.

The areas of health care that are checked include: preventive check-ups; growth and development assessments; vision; hearing; teeth; immunizations; and laboratory tests.

The EPSDT Special Services Program allows coverage for items or services which are medically necessary and which are not covered somewhere else in Medicaid. It is considered treatment. If treatment is needed, this program provides Medicaid coverage for medically necessary special services, but may not otherwise be covered under the Kentucky Medicaid Program. Services may be preventive, diagnostic or treatment, or rehabilitative. All EPSDT special services require prior authorization.

## **Eligibility Requirements**

Must be eligible for Medicaid; Resident of Kentucky; Birth to 21 years of age

## **AT Services Provided/Covered**

Evaluation/Assessment, Purchasing/Acquisition, Selection/Design, Training/Technical Assistance

## **Assistive Technology Provided/Covered**

A range of assistive technology

Not all devices are allowable for purchasing under Medicaid. There must be a medical need for a piece of assistive equipment and this need must be clearly demonstrated. Equipment must be prior authorized by the Department for Medicaid Services to determine medical necessity.

## **Application Process**

EPSDT is part of the Medicaid program. You must have a Medicaid card to be eligible to obtain EPSDT Services. An individual can apply for Medicaid through the local office of the Department for Community Based Services. Additional information on EPSDT is available online or by phone.

## **Home and Community Based (HCB) Waiver Program**

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### **Department of Ageing and Independent Living**

Phone: (502) 564-6930

Website: [chfs.ky.gov/dms](http://chfs.ky.gov/dms) (click Programs and Services) or [chfs.ky.gov/dail](http://chfs.ky.gov/dail)

### **Overview**

The Home and Community Based (HCB) Waiver program provides services and support to elderly people or children and adults with disabilities to help them to remain in or return to their homes.

HCB also has a consumer directed option. The Consumer Directed Option (CDO) is an alternative approach for delivery of non-medical, non-residential HCB services.

### **Eligibility Requirements**

A resident of Kentucky who is elderly or disabled

Meet nursing facility level of care, who, without services, would be admitted to a nursing facility.

Are financially eligible for Medicaid services (special financial eligibility for Medicaid is applied for this program).

### **Services Covered**

Assessment: Re-assessment: Case Management: Minor Home Adaptation: Adult Day Health Care: Homemaker: Personal Care: Attendant Care: Respite Care: goods and services

### **Assistive Technology Provided/covered**

\$3,500 for a range of assistive technology that can include hearing aids

\$2,500 for home modifications:

### **Application Process**

An initial contact to determine if the recipient meets the guidelines for the program should be made with the Home Health Agency providing the HCB service. If approved, an application for Medicaid would be made with the Department for Community Based Services in the County the recipient resides. Additional information is available on line or by phone.

Note: Not all home health agencies participate in this program. Your physician's should be able to refer you to one that does.

## **Kentucky Medicaid Hearing Services**

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Phone: (502) 564 6890

Website: [Chfs.ky.gov/dms/hearing.htm](http://Chfs.ky.gov/dms/hearing.htm)

## **Overview**

Hearing and hearing aid evaluations performed by audiologists, and hearing aids dispensed by hearing aid dealers are covered for persons under age 21. Follow-up visits, checkups and certain hearing aid repairs are also covered.

## **Eligibility Requirements**

Be a Kentucky Medicaid member under the age of 21

## **Services Provided**

Audiology Services

## **Assistive Technology Provided/Covered**

Hearing aids

## **Application Process**

Kentucky Members must apply for Medicaid eligibility through their Department for

Community Based Services (DCBS) local office. Additional information is available on line or by phone. The Kentucky hearing program manual can be down loaded from their website.

## **Kentucky Transitions - Money Follows the Person Grants**

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Phone: (877) 564-0330 or (502) 564-0330

## **Overview**

Kentucky Transitions is a program developed by the Cabinet for Health and Family Services (CHFS) through a grant from the Centers for Medicare and Medicaid Services (CMS). The goal of Kentucky Transitions is to provide transition assistance and community supports to residents of a nursing facility who choose to move back to the community.

## **Eligibility Requirements**

Kentucky Transitions is designed to create transition opportunities for two identified population groups: the elderly and physically disabled and individuals with acquired brain injuries. Once the individual and/or their legal guardian indicate an interest in the program, the individual must meet the following criteria: Must be in an institution for 90 consecutive days; Must meet existing Medicaid eligibility requirements; Must be receiving services paid by Medicaid for at least the day prior to being transferred to the program.

## **AT Services Provided/Covered**

For the first 365 days after transition, you will receive services through one of the existing waiver programs as well as services that are in additions to and expansions of existing waiver services. On day 366, your services will be provided through one of the appropriate existing waivers: Acquired Brain Injury (ABI) Waiver or Home and Community Based Waiver (HCBW);

HCBS Demonstration Services – These services are additions to and expansions of existing waiver services and are provided only during the transition period (365 days after transition). These services may include: Independent Assessment/Reassessment; Independent Case Management; Community Provider Supports; Increased access to homemaking, personal care, attendant care, respite, companion care; Adult Day Medical and Social; Community Living Supports; Therapies – Occupational, Speech and Physical; Specialized Consultative Crisis Service; Transportation; Alternative Residential Options; Family Home Provider; Adult Foster Care; Nursing Supports; Assistive Technology; Personal Emergency Response System

MFP Supplemental Services – These are one-time services to assist in your transition to the community: Housing Modifications (up to \$15,000 or 10% of the value of the property) any combination of the following services up to \$2000: Housing Deposits; Utility Deposits; Pest Eradication

## **Assistive technology provided/covered**

Range of assistive technology including home modifications

## **Application Process**

Call the Kentucky Transition Branch to have a referral form mailed to you or the information can be taken over the phone.

## **Michelle P. Waiver Program**

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### **Department of Medicaid Services, Division of Community Alternatives**

Phone: (502) 564-1647

Website: [chfs.ky.gov/dms](https://chfs.ky.gov/dms) (click on Programs and Services)

#### **Overview**

The Michelle P. Waiver (MPW) is a home- and community-based waiver program within the Kentucky Medicaid program developed as an alternative to institutional care for individuals with intellectual or developmental disabilities. MPW allows individuals to remain in their homes with services and supports.

MPW also has a consumer directed option. The Consumer Directed Option (CDO) is an alternative approach for delivery of non-medical, non-residential MPW services.

#### **Eligibility Requirements**

Persons with a developmental or intellectual disability who require a protected environment while learning living skills, educational experiences, awareness of their environment and meet Medicaid financial eligibility requirements.

#### **Services Provided**

Case Management, Adult Day Training, Supported Employment, Community Living Supports, Behavior Supports, Occupational Therapy (members over 21), Physical Therapy (members over 21), Speech Therapy (members over 21), Respite, Homemaker Service, Personal Care, Attendant Care, Environmental/Minor Home Adaptation, and adult day health care.

#### **Assistive Technology Provided/Covered**

Technology under Durable medical equipment and Environmental/Minor Home Adaptation: Hearing aids under the consumer directed option

#### **Application Process**

Contact your local Community Mental Health Center to schedule a Michelle P. Waiver assessment. Additional information including the location and phone number for your health center is available on line or by phone.

## **Supports for Community Living (SCL) Waiver Program**

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### **Department of Behavioral Health - Division of Developmental and Intellectual Disabilities**

Phone: (502) 564-7700 or (502) 564-5777 (TTY)

Website: [dbhddid.ky.gov/ddid/scl.aspx](https://dbhddid.ky.gov/ddid/scl.aspx)

#### **Overview**

The SCL waiver program is a home- and community-based program funded by the Kentucky Department for Medicaid Services and administered by the DDID. The SCL waiver program was developed for Kentucky citizens as an alternative to institutionalization. The focus of SCL is to allow a person to remain in or return to the community.

Supports for Community Living offers the supports and services that are based on the individual's goals, choices and priorities as identified through an individual support plan.

CSL also has a consumer directed option (CDO). Information for a CDO is available on line or by phone.

#### **Eligibility Requirements**

Persons with developmental or intellectual disabilities, who meet the requirements for residence in an Intermediate Care Facility for persons with intellectual disabilities and meet other Medicaid requirements.

#### **AT Services Provided/Covered**

Services can include: Adult Day Training, Case Management, Community Living Supports, Occupational Therapy, Physical Therapy, Psychological Services, Residential Supports, Good/services, Environmental accessibility adaptation, Vehicle adaptation, Specialized medical equipment and supplies, and Supported Employment, among others.

### **Assistive Technology Provided/Covered**

A range of assistive technology that includes:

Van modifications up to \$6000 per 5 year period

Home modifications that can include ramps and hand rails.(life time limit of \$8,000)

Specialized Medical Equipment and hearing aids

### **Application Process**

Note: There is a waiting list and a emergency application. An individual needs to be on the waiting list before applying for emergency services. SCL providers include community mental health centers and public and private agencies across the state. Application information, information on CDO, as well as a list of SCL providers is available by phone or online.

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# Private Sources of Funding

## In This Section:

<b>Private Sources of Funding – Local</b>	<b>Disability</b>	<b>Ages Served</b>
Appalachia Service Project	General	No Limits
Assisting Better Living Everywhere (ABLE)	General	
Beth Joanna Habbert Memorial Fund	General	Under 18
Civitan Clubs	Dev. Delayed	No Limits
George Weeks Foundation	Vision	No Limits
Habitat for Humanity	General	No Limits
Holloran Trust Fund	Vision	No Limits
Kiwanis Club	General	No Limits
Lexington Lions Club Hearing Aid Distribution	Hearing	21 and up
Lions and Lioness Clubs	Vision/Hearing	No Limits
May We Help	General	No Limits
Modern Woodmen	General	No Limits
Neighbor2neighbor Owensboro		
People Working Cooperatively	General	No Limits
Rampbuilders Program (Jefferson County)	General	No Limits
Rampbuilders Program (Calloway County)	General	No Limits
Repair Affair	General	No Limits
South central KY council for the blind grant program		
United Way	General	No Limits
<b>Private Sources of Funding – Statewide</b>	<b>Disability</b>	<b>Ages Served</b>
Dream Factory	General	3 to 18
I Can Connect	Hearing	No Limits
Kentucky School for the Blind Charitable Foundation	Vision	No Limits
Linda Nevell Trust Fund	Vision	No Limits
Make a Wish Foundation of Kentucky	General	Under 18
Muscular Dystrophy Association	MD	11 and up
Shriners	General	Under 18
Woodmen of the World	General	No Limits
<b>Private Sources of Funding – National</b>	<b>Disability</b>	<b>Ages Served</b>
AGB - Parent-Infant Financial Aid	Hearing	Birth to 3
AGB – Preschool-Age Financial Aid	Hearing	4 to 6
AGB – School-age Financial Aid	Hearing	1st to 12th grade
ABC – Technology Grants For Blind Persons	Vision	No Limits
Audient – Epic hearing Healthcare hearing no limit		
Caption Call-hearing		
Children's Charity Fund-medical equipment birth to 18		
Children's Wish Foundation International	General	Birth to 18
Computers for the Blind	Vision	No Limits
First Hand Foundation	General	Birth to 18
Gift of Hearing		No Limit
Hear Now Foundation	Hearing	No Limits
Help America Hear	Hearing	No Limits
Hike Fund	Hearing	Birth to 20
Kelly Brush Foundation		
Kids Wish Network	General	3 to 18
Limbs for Life Foundation – Prosthesis Fund	Amputee	No Limits
Miracle Ear Foundation – Gift of Sound Foundation	Hearing	No Limits
MS Foundation - A Brighter Tomorrow Grant	MS	No Limits
MS Foundation - Assistive Technology	MS	No Limits

MS Foundation - Computer Grant	MS	No Limits
MS Foundation – Cooling	MS	No Limits
RALD - Military Discount Program no limit		
Sertoma		No Limit
Special Wish Foundation	General	Birth to 21
Sunshine Foundation – Grants/Gifts	General	3 to 18
Teddy's Star – A Foundation for Hope	General	No Limits
TPA Scholarship Trust for the Deaf and Near Deaf	Hearing	No Limits
Travis Roy Foundation	Spinal Cord	No Limits

## Private Sources of Funding - Overview

A person who needs funding for assistive technology may turn to a private charitable organization, trust or foundation for assistance. There are a variety of such sources in the state, but they have restrictions on what they will provide, have widely varying eligibility requirements, and the resources available to them are limited. It is impossible to generalize concerning them. Each must be approached individually and you may have to contact many to decide which, if any, will best be able to help you. Many such organizations, like the Lions Club, have no central state offices, but must be contacted at the local chapter. These local chapters differ greatly in the resources available to them and thus in the amount of gifts they can provide. Assistive technology for people with disabilities may be only one of many things that an organization will fund. As a result, depending upon the organization, you may be competing for limited dollars.

Some may accept applications concerning assistive technology for persons with disabilities, but give priority to other areas such as education. Many groups will have financial need requirements and many may limit their giving to specific geographical areas. Even if a person meets all eligibility requirements, there is certainly no guarantee of having a request accepted for funding. Resources are always limited and because there are many people competing for the same money, requests are decided on an individual basis. What is funded for one person may not be funded for the next. You will have to check with each source on their particular eligibility requirements.

There are many organizations that exist at particular locales and restrict their funding to the immediate geographic vicinity. A few examples are offered here, but it is very possible that such an organization exists in your locality that is not listed. A internet search or asking your chamber of commerce may help find these organizations.

One local source of funding can be your church. If you are a member of a religious congregation, it may be of great assistance to you in providing funding for a device or in assisting you in finding funding. You can also try the: United Commercial Travelers, Jaycees, Rotary Clubs, Moose Lodges, Sororities & Fraternities, Zonta, Pilot Clubs, Telephone Pioneers, Hospital Auxiliary, Am. Assoc. of University Women, Salvation Army, Unions, American Business Clubs (AMBUC), Catholic Charities, Lutheran Social Services, March of Dimes, Easter Seals, United Cerebral Palsy and many more...

Foundations are nonprofit organizations that support charitable activities to serve the common good. Individuals, families or corporations create them with endowments. They make grants with the income they earn from investing the endowments. You can learn more about foundations by visiting your local libraries. There may be local trusts in your community. A trust officer at a bank usually operates them. Call and ask for the trust department to find out what trusts exist in your community. Scan the local paper on a regular basis to look for publicity about organizations and/or individuals that provided funding for an individual.

Another possible local source of assistance, particularly for individuals who work for large employers, is Employee Assistance Programs. Some large employers have been known to provide assistive technology to employees or their family members through these programs. If your company has such a program, it would be a possibility worth investigating.

The next several pages contain contact information on some charitable organizations and foundations that may provide funding for assistive technology. This list is not intended to be exclusive. There may be other sources available in your community that is not included.

## **Private Sources of Funding - Local**

### **Appalachia Service Project**

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**Phone:** (800) 289-4254

**Website:** [asphome.org](http://asphome.org)

#### **Overview**

Appalachia Service Project (ASP) provides life-changing short-term Christian mission trip opportunities --bringing youth, adult, and college volunteers into rural Central Appalachia to make homes warmer, safer, and drier for families in need. This program does a wide variety of home repair including ramps and home modifications.

#### **Eligibility Requirements and Application Process**

Live in Appalachia (covers South east Kentucky); Be an individual/family in need. Applications are available on line or by phone.

### **Assisting Better Living Everywhere (ABLE-Kentucky ABLE)**

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**Phone:** 859-271-4718

**Email:** [Able.missions@gmail.com](mailto:Able.missions@gmail.com)

**Website:** [Ablemission.org](http://Ablemission.org)

#### **Overview**

ABLE is a charitable corporation that focuses on improving living and learning conditions around the world including international missions, regional efforts, and local projects.

Kentucky ABLE (local project) assists needy seniors and disabled persons with home renovations, repairs, landscape cleanup while addressing safety concerns. This can include home modification such as hand rails and ramps.

#### **Eligibility Requirements and Application Process**

Serves Lexington and surrounding counties: Call or email for an application

### **Beth Joanna Habbert Memorial Fund**

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Peggy Farmer (contact for Northern KY residents)

**Phone:** 859 331 0880 ex249

**email:** [pfarmer@redwoodnky.org](mailto:pfarmer@redwoodnky.org)

#### **Overview**

The Habbert family established this fund as a memorial to their daughter. The Fund, which concentrates it's giving in the greater Cincinnati area, primarily provides assistance to families with children with disabilities to enable the children to remain in the home. Assistive devices and equipment can be part of the assistance and awards typically range from \$500 to \$2,500. This program is a funding source of last resort.

#### **Eligibility Requirements and Application Process**

The Fund is restricted to families with children with disabilities. Efforts are concentrated in the greater Cincinnati area, which includes several counties in northern Kentucky, although there is no defined geographical restriction on where gifts can go. Applicants must demonstrate that they have made efforts to obtain funding elsewhere. There are no stated financial requirements, but need is taken into consideration when awards are allotted. Actual applications are only accepted from local non-profit organizations and an individual must apply through such an organization. Awards are made once a year. The application deadline is in the spring. A Northern Kentucky resident must apply through Redwood whose contact information is listed above.

### **Civitan Club**

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**Website:** [civitan.org](http://civitan.org)

#### **Overview**

To build good citizenship by providing a volunteer organization of clubs dedicated to serving individual and community

needs with an emphasis on helping people with developmental disabilities. This can include the purchase of Assistive Technology. To obtain the address and telephone number of the nearest Civitan Club visit their website.

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### **George Weeks Foundation**

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**Contact:** Bryan Griffin (214) 965-2904

**Email:** [bryan.griffin@jpmorgan.com](mailto:bryan.griffin@jpmorgan.com)

Stephanie Huges (214) 965-2910 (application information)

#### **Overview**

George Weeks created a perpetual charitable Trust Foundation under his will in the 1930s, which provides assistance to persons who are blind or who have visual impairments and who live in Bourbon and Fayette Counties. This assistance can include the purchase of assistive devices.

#### **Eligibility Requirements and Application Process**

Applicants must be blind or have a visual impairment and reside in Fayette or Bourbon Counties. In addition, applicants must demonstrate an economic need for assistance. An application for assistance can be obtained from the address/phone/email above.

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### **Habitat for Humanity**

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**Phone:** (800) 422-4828

**Website:** [habitat.org](http://habitat.org)

#### **Overview**

Habitat for Humanity is a nonprofit, ecumenical Christian ministry founded on the conviction that every man, woman and child should have a decent, safe and affordable place to live. There are hundreds of habitat affiliates across the country and they do more than just new construction homes. Some do home modifications such as wheelchair ramps and a variety of other modifications in the home to help make it accessible.

#### **Eligibility Requirements and Application Process**

Contact your local habitat for additional information. Contact information for a habitat affiliate that may be in your area is available on line or by phone.

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### **Holloran Trust Fund**

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**Phone:** (800) 232-5308 or (502) 583-0564

#### **Overview**

The Holloran Trust Fund, established in 1967, provides assistance to persons who are legally blind in both eyes and who live in Jefferson, Oldham, Shelby and Hardin Counties in Kentucky and Floyd and Clark County Indiana. The Fund pays for such things as medical bills, rent, clothing, house repairs, household appliances, but may also assist in purchasing assistive devices.

#### **Eligibility Requirements and Application Process**

Applicants must be legally blind and reside in Jefferson, Oldham, Shelby and Hardin Counties in Kentucky and Floyd and Clark County Indiana. A verification of financial need and legal blindness must be provided with the application. Requests for help are considered by a committee of Lions Club members selected to manage the fund under the direction of the Kentucky Lions Eye Foundation. Request an application by phone or mail.

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### **Kiwanis Clubs**

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**Website:** [kiwanis.org](http://kiwanis.org)

#### **Overview**

Kiwanis clubs, located in 80 nations, help their communities in countless ways. Each community's needs are different—so each Kiwanis club is different. By working together, members achieve what one person cannot accomplish alone. Service is at the heart of every Kiwanis club, no matter where in the world it's located.

The Kiwanis Clubs do not generally provide assistance for the purchase of assistive technology, but it is not excluded as a possibility. Local clubs can be convinced to help. To obtain the address and telephone number of the nearest Kiwanis Club, contact your local chamber of commerce or visit their website.

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### **Lexington Lions Club Hearing Aid Distribution Program**

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**Contact:** Karen Kallio, Au.D.

**Phone:** (859) 277-3725

#### **Overview**

The Lexington Lions Club works with the Hear Now Program administered by the Starkey Foundation, to provide 2 high-quality hearing aids to eligible individuals. There is a \$125. application fee per hearing aid. If the individual is able to pay any or all of the fee, he/she will be expected to do so. If they cannot, the Lexington Lions Club will pick up the cost of the fee. If the individual cannot qualify for assistance from the Hear Now Program, he/she may still qualify for a hearing aid through the Lexington Lions Club Distribution Program. Individuals going through this program will only be able to obtain one hearing aid. Both programs require that an audiologist do the fitting for the hearing aid(s). Dr. Kallio volunteers these services.

#### **Eligibility Requirements and Application Process**

Applicants must be a resident of Fayette County and meet financial guidelines.

The Hear Now application is available by phone at (800) 328-8602 (ask for hear now) or on-line at [www.starkeyhearingfoundation.org/Hear-Now](http://www.starkeyhearingfoundation.org/Hear-Now)

For additional information contact: Dr. Kallio using the contact info listed above.

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### **Lions and Lioness Clubs**

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**Website:** [kentuckylions.org](http://kentuckylions.org)

#### **Overview**

The Lions and Lioness Clubs traditionally provide a lot of support to individuals with visual and hearing impairments. This can include the purchase of Assistive Technology. To obtain the address and telephone number of the nearest Lions or Lioness Club, contact either your local chamber of commerce or visit their website.

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### **May WE help**

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**Phone:** (513) 334-0522

**Email:** [workshop@maywehelp.org](mailto:workshop@maywehelp.org)

**Website:** [maywehelp.org](http://maywehelp.org)

#### **Overview**

We connect individuals with specific needs to skilled volunteers who can invent, modify or adapt devices that can free that individual to pursue their passions and improve their quality of life. May We Help exists to love those living with a disability with whatever we have, and we have the ability to create whatever they need. "We are handymen, artists, electrical engineers, mechanical engineers, programmers, techies, motorheads, students, snow birds, ..friends."

We are here to fulfill the needs for individually tailored assistive devices that are not being met commercially. Because people are more unique than what's available.

#### **Here are some things that you can expect from us if you request a device:**

We do not simply offer custom assistance devices, we offer relationship. All of us volunteers are involved to love those living with a disability using whatever we have, and we have the ability to create whatever you need. Once your Device Request form is filled out, you should be contacted within the week by the Project Initiator volunteer. They will research any pre-existing solutions to see if something already out there will be of help. If current existing products or services do not fit your needs, the request will be presented at a monthly volunteer meeting. These meetings are only once a month, so depending on when we receive your request, it may be a few weeks before it is presented. Your project will be assigned to a team of volunteers. They will need to meet with you to better understand your situation. The volunteers will need to take picture/video recording for their own records to help with the fabrication process. You will be contacted weekly by your volunteer team and/or our volunteer Project Driver to keep up-to-date on project progress. The people you

will work with are volunteers, and they are developing our client's products on their free time. Depending on the complexity of the project it may take multiple weeks or months to fully complete a project. This is product development, which means that a normal project takes several revisions and test visits. The first prototype will probably not be the final. Upon project completion, you can expect to have a fully customized and operational device to fit your needs

### **Eligibility Requirements and Application Process**

A resident of the greater Cincinnati area, this includes some of northern Kentucky.

Application information is available online or by phone.

### **Modern Woodmen of America**

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**West KY regional office:** (270) 842-0692

**East KY regional office:** (859) 263-8874

**Website:** [modern-woodmen.org](http://modern-woodmen.org)

### **Overview**

Modern Woodmen of America is a member-owned fraternal financial services organization. We secure futures with financial guidance and products. We touch lives with fraternalism. Since 1883, Modern Woodmen has brought people together, supported families and strengthened communities nationwide.

Modern Woodmen have a program called The Good Neighbor Project in which a chapter may do home modifications. To find a local chapter in Kentucky, call one of their Regional offices.

### **Neighbor2neighbor Owensboro**

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**Website:** [n2nowensboro.org](http://n2nowensboro.org)

**Contact:** Kim Taylor – Administrator

**Email:** [kim@n2nowensboro.org](mailto:kim@n2nowensboro.org)

**Phone:** (270) 313-9338

### **Overview**

Connects volunteer labor and funding to individuals who need help.. There are 3 categories of assistance helping hand around the home, home maintenance, and renovation/repair. This last category would include ramps and handrails.

### **Eligibility and Application Process**

Need the help and Live in the Owensboro area

Application information is available on line or by phone.

### **People Working Cooperatively**

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Modifications for Mobility Program

**Phone:** (859) 331-1991

**Website:** [Pwchomerepairs.org](http://Pwchomerepairs.org)

### **Overview**

Modifications for Mobility is a critical program for PWC, targeting complicated home modification projects that are typically too expensive for its low-income, disabled clients. Depending on your location and your specific needs, some of the services you could receive include: Handicapped-accessible ramps, Bathroom modifications, Chair / stair lift, Grab bars.

### **Eligibility Requirements and Application Process**

Must be a homeowner to qualify. Income qualifications based on 50% of area media. Kentucky resident must live in Campbell, Grant, Kenton or Boone to qualify. Application information is available on line or by phone.

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## **Rampbuilders Program (Jefferson County)**

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Center for Accessible Living

**Phone:** (502) 589-6620

**Website:** [calky.org](http://calky.org)

**Email:** [Info@calky.org](mailto:Info@calky.org)

### **Overview**

The Rampbuilders Program has been providing custom-designed home access ramps and railings to persons with disabilities since the incorporation of the Center for Accessible Living in 1981. Whenever possible, ramps are provided at no cost to the recipient. Individuals with mobility impairments can safely enter and exit their homes, providing independence and opportunities for education, employment, and recreation. A ramp provides a very basic level of freedom so that persons with disabilities can make their own choices.

Our program has provided ramps to hundreds of individuals thanks to funding from sources that include or have included Louisville Metro Government, Louisville Metro Council, Medicaid, and private donations.

### **Eligibility Requirements and Application Process**

Anyone living in the Louisville Metro area that has permanent mobility impairment is eligible to apply. Eligibility may vary due to rules set by funding sources. Application information is available online or by phone.

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## **Rampbuilders Program (Calloway County)**

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Center for Accessible Living – Murray

**Phone:** (270) 753-7676

**Website:** [calky.org](http://calky.org)

### **Overview**

The Center for Accessible Living's satellite office in Murray has Ramps funds available for low-income individuals in Calloway County. Funds are provided by the Calloway County Salvation Army through their annual kettle drive. Individuals generously volunteer their time to build these ramps according to ADA requirements.

Portable ramps are also available for loan in 10 ft, 8 ft, and 5 ft lengths.

### **Eligibility Requirements and Application Process**

A resident of Calloway County

Additional information is available on line or by phone.

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## **Repair Affair**

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**Phone:** (502) 589-2272

**Website:** [ndhc.org](http://ndhc.org)

### **Overview**

Repair Affair is part of the New Directions Housing Corporation, a 25-year-old non-profit agency that provides affordable housing, modifications and repairs to the elderly and individuals with disabilities. Efforts are concentrated in Jefferson County and Southern Indiana. The focus of Repair Affair is on home safety, security, weatherizing, and neighborhood stability.

### **Repairs Include**

- Wheelchair ramp
- Handrails and grab bars
- Flooring
- Steps
- Locks
- Door and window repair
- Minor electrical and plumbing repairs
- Roof repair
- Interior and exterior painting
- Yard work and clean-up



### **Eligibility Requirements and Application Process**

Repair Affair Recipients Must: Own and reside in the home, Be at least 60 years old or certified as disabled, Be of low income (50% of area median income or less) and Live in Louisville Kentucky or Floyd or Clark County Indiana

Applications are accepted January 1 through March 30 each year.

Application information is available on line or by phone.

### **South Central KY Council for the Blind Grant Program**

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**Phone:** (270) 782-9325

**Email:** [sckcb@sckcb.org](mailto:sckcb@sckcb.org)

**Website:** [www.sckcb.org/grant.php](http://www.sckcb.org/grant.php)

### **Overview**

Provides grants for individuals who are legally blind and live in Kentucky's Barron River Area Development District. All grants must be specifically for the acquisition of some type of accessible or blind-orientated product or service or a device that will make a blind person's life better as a blind person, as defined by the SCKCB Grant Committee.

### **Eligibility Requirements and Application Process**

SCKCB members who are blind or low-vision or a parent or guardian of such an individual who have been members in good standing for 9 months are eligible for an SCKCB Matching Grant. The grant can be up to 75% of the total purchase price for a qualified assistive service or product. Blind or low-vision individuals who are not members of the SCKCB or who, otherwise, do not qualify for a grant under the provisions in point #1 above, may still apply for a SCKCB Matching Grant, up to a maximum of 50%. All Individuals benefiting from a SCKCB Grant must be legally blind.

All recipients must be citizens of the United States and reside in one of the counties comprising the Barron River Area Development District, Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren. Application information is available on line or by phone.

### **United Way of Kentucky**

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**Phone:** (502) 589-6897

**Website:** [uwky.org](http://uwky.org)

### **Overview**

United Way Worldwide is the leadership and support organization for the network of nearly 1,800 community-based United Ways in 45 countries and territories. We envision a world where all individuals and families achieve their human potential through education, income stability and healthy lives. To obtain the address and phone number of the nearest united way affiliate call or visit their Website.

## Private Sources of Funding – Statewide

### The Dream Factory

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**Bowling Green** – (270) 793-1022

**Hopkinsville** – (270) 881-4774

**Lexington** – (859) 254-9474

**Louisville** – (502) 561-3001

**Website:** [dreamfactoryinc.org](http://dreamfactoryinc.org)

#### **Overview**

The Dream Factory is an organization that fulfills the dreams of chronic or critically ill children. In many cases, this may involve financing a dream vacation or arranging a contact with a child's idol. In some cases, this organization may purchase assistive technology such as adapted computers or special wheelchairs, if it is truly the wish of the child.

#### **Eligibility Requirements and Application Process**

An applicant must be: A child with a critical or chronic illness which must be verified on the application by the child's primary physician; Has not received a dream from another wish-granting organization; between the ages of 3 and 18 years of age and The dream must be the child's dream and not that of a parent, guardian or other concerned party. The child must be able to communicate the dream to a Dream Factory representative.

Individuals can apply with the nearest local chapter. There are four chapters in Kentucky. Their telephone numbers are listed above.

### I Can Connect - The National Deaf-Blind Equipment Distribution Program

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**Website:** [www.icanconnect.org](http://www.icanconnect.org)

**Contact Information for Kentucky:** Tricia Davis

**Email:** [Tricia.Davis@EKU.edu](mailto:Tricia.Davis@EKU.edu)

**Phone:** (859) 622-8156

**Videophone:** 859-353-6181

#### **Overview**

I Can Connect promotes the National Deaf-Blind Equipment Distribution Program (NDBEDP), a federally funded program, made possible by the 21st Century Communications and Video Accessibility Act of 2010.

The goal is to get technology into the hands of Americans with combined hearing and vision loss so they can connect with family, friends, and community. For those who qualify, technology equipment used for distance communication is provided free. Installation, training and technical support are also available at no charge.

Assistive technology provided can include Braille devices, Phones, Computers, Signallers and Mobile devices.

#### **Eligibility Requirements and Application Process**

- Have combined hearing and vision loss verified by a doctor or professional service provider
- Be able to be trained to use adaptive technology that makes it possible to use telephone, computer or other communication equipment
- Meet the program's income guidelines

For an application or additional information, contact Tricia Davis

### Kentucky School for the Blind Charitable Foundation

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**Contact:** Ricky Ricks at (502) 897-3990

**Email:** [rricks@ksbcf.org](mailto:rricks@ksbcf.org)

**Fax number:** (502) 897-3194

#### **Overview**

The purpose of the non-profit Kentucky School for the Blind Charitable Foundation (KSBCF) organization is to offer some financial support for blind and visually impaired individuals primarily in the areas of employment and education. The Foundation provides Braille Writers at no cost to an eligible applicant and it also considers grants for other types of

assistive technology. These devices are considered a loan, and must be returned if no longer needed or if the individual is moving out of state. The Foundation meets quarterly to consider grants for assistive technology.

### **Eligibility Requirements and Application Process**

Applicants must be residents of Kentucky who are legally blind. Applications for Braille Writers or other Grants can be obtained from the address/phone/email above.

### **Linda Nevell Trust Fund**

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**Contact:** Bryan Griffin (214) 965-2904

**Email:** [bryan.griffin@jpmorgan.com](mailto:bryan.griffin@jpmorgan.com)

Stephanie Huges (214) 965-2910 (application information)

### **Overview**

The Linda Nevell Trust Fund gives assistance to persons who are blind or visually impaired and reside in Kentucky. It provides for the care, maintenance, support, education and the medical, hospital and nursing care cost associated with the visually impaired individual. This assistance can include the purchase of assistive devices.

### **Eligibility Requirements and Application Process**

Note: Applications are reviewed once a year during the month of November.

Applicants must be blind or visually impaired and reside in Kentucky. In addition, applicants must demonstrate an economic need for assistance. Recipients are selected based on applications submitted from medical organizations and societies that assist the blind. Note: An individual cannot apply directly. The request must be made by an organization for the individual. This organization needs to be either medical or one that assist the blind. There is no formal application. The request should include the individual's residence, proof of their blindness, economic need, the device/service. Submit the request or questions using the contact information listed above.

### **Make-a-Wish Foundation of Kentucky**

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**Phone:** (866) 487-9474 or (502) 327-0705

**Website:** [oki.wish.org](http://oki.wish.org)

### **Overview**

Founded in 1983, this Foundation grants special wishes to children under the age of 18 who have terminal illnesses or life-threatening medical conditions. Although most wishes involve things such as special vacations and trips or meeting celebrities, assistive technology can be provided if it is the sincere wish of the child.

### **Eligibility Requirements and Application Process**

To qualify for assistance, an individual must have a terminal or life-threatening illness and must be less than eighteen years of age. Local "wish teams" are brought together to work out the details of each wish. Make-a-Wish has never turned down a wish for a child who is eligible.

Application information is available on line or by phone.

### **Muscular Dystrophy Association**

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**Phone:** (502) 456-1440

**Website:** [mdausa.org](http://mdausa.org)

**Email:** [louisville@mda.org](mailto:louisville@mda.org)

The Louisville office serves most of Kentucky and Southern Indiana.

The Nashville office serves 10 counties in South Central KY including: Bowling Green and Glasgow. You can contact the Nashville office at (615) 832-5005 or by Email [nashville@mdausa.org](mailto:nashville@mdausa.org)

### **Overview**

The Muscular Dystrophy Association (MDA) is a non-profit organization that cares for individuals with any one of the 43 different types of neuromuscular diseases. The MDA provides an array of services to individuals with particular neuromuscular diseases while also funding research studies throughout the world. These services can include wheelchair

and leg braces, loan closets for durable medical equipment (DME) and other aids.

### **Eligibility Requirements and Application Process**

An applicant must have one of several neuromuscular diseases covered by MDA to qualify for services. Medical prescriptions from a local MDA clinic are required for all durable medical equipment and other aids for daily living. The equipment must be prescribed in relation to the neuromuscular disease. In order for powered wheelchairs to be purchased, they must be essential to the pursuit of an educational or vocational goal, the applicant must be at least eleven years of age and have a written statement for such a wheelchair from a school official, employer, or prospective employer. A maximum amount of what MDA will pay towards a powered wheelchair is established annually. The applicant must make up any difference. Application information is available on line or by phone.

### **Shrine Temple**

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**Phone:** (502) 585-5412

**Website:** [kosair.com](http://kosair.com)

### **Overview**

Shriners Hospitals for Children is a network of pediatric specialty hospitals, founded by the Shrine, where children under the age of 18 receive excellent medical care absolutely free of charge. The Shriners provide assistance to children with specific health problems and disabilities. They provide a variety of services that could include the provision of assistive devices such as wheelchairs as part of their treatment plan and their services are centered on a series of hospitals they sponsor nationally.

### **Eligibility Requirements and Application Process**

Most children that receive services from the Shriners are patients in their hospitals. A child must be under 18 years of age and have one of the following disabilities or health difficulties: orthopedic problems, spinal problems, or severe burns.

Call for more information.

### **Woodmen of the World**

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#### **Kentucky West**

**Phone:** (270) 753-4382

**Website:** [woodmen.org](http://woodmen.org)

**Email:** [Kentucky\\_West@woodmen.com](mailto:Kentucky_West@woodmen.com)

#### **Kentucky East**

**Phone:** (606) 759-1409

**Website:** [woodmen.org](http://woodmen.org)

**Email:** [Kentucky\\_East@woodmen.com](mailto:Kentucky_East@woodmen.com)

### **Overview**

The Woodmen of the World Life Insurance Society is a national fraternal organization. In Kentucky, the Society has two regional offices and nine local chapters. The local chapters can provide wheelchairs, walkers, crutches, or canes to individuals. These devices are actually loaned and meant to fill temporary needs so as to prevent person the expense of an unnecessary purchase. The devices must be returned to the organization when they are no longer needed.

### **Eligibility Requirements and Application Process**

Individuals with mobility problems are eligible for assistance from the Woodmen of the World and can apply with the local chapters for the temporary loan of mobility equipment. Application information is available on line or by phone.

## **Private Sources of Funding – National**

### **Alexander Graham Bell Association for the Deaf and Hard of Hearing**

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**Phone:** (202) 337-5220

**Website:** [agbell.org](http://agbell.org)

**Email:** [financialaid@agbell.org](mailto:financialaid@agbell.org)

#### **Parent-Infant Financial Aid Program**

##### **Overview**

The Parent-Infant Financial Aid Program is for families of infants and toddlers ages 0 to 3 who have been diagnosed with a bilateral hearing loss in the moderately-severe to profound range and who are in pursuit of spoken language education for their child. Awards are made to assist with expenses such as auditory support services, speech-language therapy, preschool tuition, etc. Families should be committed to a listening and spoken language approach for the education of their child's listening, speech and cognitive skills.

This program usually opens in August and with a deadline usually in late early October. Program details and an application packet are available on the agbell website during that time.

#### **Preschool-Age Financial Aid Program**

##### **Overview**

The Preschool-Age Financial Aid program is for families of pre-school age children (age 4 until they begin first grade) who have been diagnosed with a bilateral hearing loss in the moderately-severe to profound range and who are in pursuit of a listening and spoken language education for their child. Awards are made to assist with expenses such as auditory support services, speech-language therapy, pre-school tuition, etc. Families who apply should be committed to a listening and spoken language approach for the education of their child's listening, speech and cognitive skills

This program usually opens in June and with a deadline usually in late July. Program details and an application packet are available on the agbell website during that time.

#### **School-age Financial Aid Program**

\*Note: will pay for services but not A-T.

##### **Overview**

The School-Age Financial Aid program is for students with a pre-lingual bilateral hearing loss in the moderately-severe to profound range who use listening and spoken language and who are in first through twelfth grades and attending a parochial, independent or private mainstream school. Awards are intended to assist with educational costs such as tuition, books, equipment, room and board, auditory and speech language support services, academic tutoring, transportation, and other school-related expenses. Please Note: Public school, oral school, OPTION school, home school & post-secondary students do not meet this criterion.

This program generally opens in April with a deadline usually in late May. Program details and an application packet are available on the AG Bell website during this time.

#### **Association of Blind Citizens – Assistive Technology Fund**

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**Phone:** (781) 961-1023

**Website:** [blindcitizens.org](http://blindcitizens.org)

**Email:** [atf@blindcitizens.org](mailto:atf@blindcitizens.org)

##### **Overview**

The Association of Blind Citizens operates the Assistive Technology Fund. The Assistive Technology Fund (ATF) will provide funds to cover 50% of the retail price of adaptive devices or software. The ABC board of directors believes that this program will allow blind and visually impaired individual's access to technology products that will have a significant impact on improving employment opportunities, increase the level of independence and enhance their overall quality of life.

## **Eligibility Requirements and Application Process**

The products covered by this program must retail for a minimum of \$200 with a maximum retail price of \$6,000. Persons eligible to apply for assistance must have a family income of less than \$50,000 and cash assets of less than \$20,000. Applications will be reviewed by the Assistive Technology Committee (ATC) and recommendations will be submitted for board approval. If applicants are selected to receive a technology grant, applicants will be asked to provide documents such as tax returns, bank statements and any other documents that the ABC board or its designee would deem necessary to assess financial need for the grant.

Applicants must be legally blind and a resident of the United States to qualify for this program. Applications must be submitted by June 30th and December 31st for each grant period (two per year). Applicants will be notified if their request for a grant is approved. Applicants may submit one request per calendar year. All applications must be submitted via e-mail. The application form is on the website at [blindcitizens.org](http://blindcitizens.org) (From the home page click the Assistive Technology Fund link)

## **Audient – Epic Hearing Healthcare**

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**Phone:** (866) 956-5400 x 2 (ask for Audient low income program)

**Website:** [audientalliance.org](http://audientalliance.org)

**Email:** [paymentcpr@epichearing.com](mailto:paymentcpr@epichearing.com)

### **Overview**

AUDIENT helps low income people nationwide access quality hearing aids and related care at a significantly lower cost. AUDIENT income qualifies families to be eligible for a discount on brand name hearing aids available through the AUDIENT Alliance's national network of dedicated hearing care providers. Brand selection includes Oticon, Phonak, Siemens, Widex, & Unitron hearing aids. AUDIENT is an affiliate of the Northwest Lions Foundation for Sight & Hearing.

## **Eligibility Requirements and Application Process**

To qualify an individual must meet income limits.

Once you have been income qualified you will pay in the range of \$495 to \$975 for one hearing aid and related care, or \$990 to \$1575 for two hearing aids and related care. This includes: a fitting, three adjustments during the first year, and fully digital hearing aid(s). This does not include the hearing evaluation. The cost is based on the type of hearing aid(s) that suit your hearing needs. Detailed instructions are included on the application. Applications are available online or by phone.

## **CaptionCall**

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**Phone:** (877) 557-2227

**Website:** [captioncall.com](http://captioncall.com)

### **Overview**

CaptionCall is a revolutionary telephone for anyone who has difficulty hearing on the phone. CaptionCall makes it easy to communicate confidently with friends, family and colleagues by phone.

Similar to captioned television, CaptionCall communication assistants use voice recognition technology to quickly provide written captions of what callers say on a large, easy-to-read screen. Plus, CaptionCall offers exceptional sound quality with amplification and customizable audio settings to match an individual's unique hearing loss. The CaptionCall phone, combined with free captioning service and our red-carpet service (free delivery, installation, in-home training by a friendly CaptionCall Trainer, and ongoing customer support) enables people to use the phone again with confidence and with no cost to them.

## **Eligibility Requirements and Application Process**

To qualify for this free service, an individual must have a hearing loss, a valid U.S. Social Security number or tax ID. A certification form must be filled out by a health care provider.

Application information is available on line or by phone.

## **Children's Charity Fund**

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**Phone:** (800) 643-5787

**Website:** [childrenscharityfund.org/grants.html](http://childrenscharityfund.org/grants.html)

## **Overview**

Children's Charity Fund is a national organization dedicated to home bound disabled children. CCF can purchase medical equipment for disabled children and provide educational grants to help them further their education. They also provide referral services and maintains a toll-free national hotline.

## **Eligibility Requirements and Application Process**

Any child, regardless of age, (birth to 18) race, color, sex or national origin. The application is available on line. If you have any questions please call the toll-free hot line listed above.

## **Children's Wish Foundation**

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**Phone:** (800) 323-9474

**Website:** [childrenswish.org](http://childrenswish.org)

## **Overview**

The Children's Wish Foundation International, Inc, was founded on the premise that terminally ill children, regardless of race, color, religion, or economic status, are denied the basic right to grow into adulthood. For these unfortunate children, Children's Wish Foundation provides an experience of a lifetime in the form of a favorite wish.

## **Eligibility Requirements and Application Process**

Children's Wish Foundation will fulfill the favorite wish for any child not expected to live until the age of 18. Each wish, truly the child's own wish must be completed while the child is healthy enough to fully enjoy it. The immediate family is included in the wish fulfillment, so that the child and family will share in the experience. Assistive technology will be considered if it is truly the wish of the child. Serves terminally ill children, birth to 18 years of age, Nationwide.

Application information is available on line or by phone.

## **Computers for the Blind (CFTB)**

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**Phone:** (214) 340-6328

**Website:** [computersfortheblind.net](http://computersfortheblind.net)

## **Overview**

Computers for the Blind is a non-profit 501(c) 3 volunteer organization located in Richardson, TX. We provide accessible computers to persons who are blind and visually impaired. We collect donated laptop and desktop computers from businesses and individuals. Skilled volunteer computer technicians wipe them clean and install screen reader software (NVDA). Upon request we provide larger monitors and/or a trial version of Zoomtext. The full version is available for \$200. E-mail and word processor software are part of the software library along with simple accessible tutorials on how to operate the accessible software.

## **Eligibility Requirements and Application Process**

Anyone with a visual impairment who is serious about using it and is willing to commit to the learning process.

For cost information, general inquiries or to request a computer call or visit our website.

## **First Hand Foundation**

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**Phone:** (816) 201-1569

**Website:** [firsthandfoundation.org](http://firsthandfoundation.org)

## **Overview**

First Hand is a non-profit, 501 (c)(3) organization supported by the generosity of Cerner Corporation, its associates, its business partners, and friends. The Foundation assists individual children who have clinical, health-related needs and no financial safety net to cover these expenses. By focusing on the individual child, First Hand reaches children and their families who would otherwise fall through the cracks of insurance coverage and state aid. The Foundation strives to provide assistance that creates independence, rather than dependence for its recipients.

Assistive technology provided can include Wheelchairs, assistive technology equipment, care devices and hearing aids.

Vehicle modifications can include Lifts, ramps and transfer boards.



## **Eligibility Requirements and Application Process**

In order to be considered for funding, the following criteria must be fulfilled: 1) The child must be under the care of a pediatrician; 2) The case must involve a specific child with a specific need; 3) The grant request must be clinically relevant to the health of the child; 4) There must be no existing financial net (such as Medicaid or private insurance) to cover the requested expenses; 5) The case must be in a proactive stage. An application for debt reduction for expenses already incurred will not be considered for First Hand Foundation funding; 6) Because First Hand believes in empowering the families it helps, the families must do their own legwork in seeking medical advice and treatment for their children. 7) The child must be 18 years of age or younger (a child 18-21 can be considered if under the care of a pediatrician and in a child-like state) Applications are available on line or by phone.

## **Gift of Hearing Foundation**

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**Phone:** (617) 661-HEAR (4327)

**Website:** [www.giftofhearingfoundation.org](http://www.giftofhearingfoundation.org)

### **Overview**

Working closely with the medical community, the Gift of Hearing Foundation will provide financial support to help a select number of economically disadvantaged patients receive cochlear implants. We will use these selected cases to highlight the gaps in reimbursement for cochlear implants and advocate for change. We can provide financial assistance to those whose insurance coverage will not provide for the cost of CI Implants.

We do not assist with hearing aids.

## **Eligibility Requirements and Application Process**

Applications for assistance must be submitted through the cochlear implant center that has determined that the individual qualifies as a CI candidate. GOHF does not accept applications from individuals. A qualified CI candidate should have their CI audiologist or surgeon's office contact GOHF directly for an application.

## **Hear Now Foundation**

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**Phone:** (800) 328-8602 (ask for hear now)

**Website:** [starkeyhearingfoundation.org/Hear-Now](http://starkeyhearingfoundation.org/Hear-Now)

### **Overview**

Hear Now is a national non-profit program committed to assisting deaf and hard-of-hearing persons with limited financial resources who permanently reside within the United State acquire hearing aids.

## **Eligibility Requirements and Application Process**

In determining eligibility, HEAR NOW considers the following: household size; monthly or annual income from all in the household who have income; and assets. There is an application fee of \$125 per hearing aid. Hear Now Applications are available on line or by phone.

## **Help America Hear**

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**Phone:** (888) 580-8886

**Website:** [fssny.org](http://fssny.org)

**Email:** [info@foundationforsightandsound.org](mailto:info@foundationforsightandsound.org)

### **Overview**

The Foundation for Sight and Sound through its Help America Hear Program (HAH) provides hearing aids for men, women, and children with limited financial resources. The Help America Hear Program gives people the "Gift of Sound" by working in partnership with manufacturers and providers.

## **Eligibility Requirements and Application Process**

This program has 3 tiers of eligibility.

### **Tier 1:**

- Gross annual household income \$25,000 or less



- No financial assets
- \$125 application fee per hearing aid; \$250 for two hearing aids

Tiers 2 and 3 have higher fees but include higher income and asset limits.

Details and Application information as well as locations of participating hearing health care providers is available on line or by phone.

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## **Hike Fund**

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**Website:** [thehikefund.org/](http://thehikefund.org/)

### **Overview**

The HIKE Fund, Inc. is a not for profit charity incorporated under the laws of the State of Nebraska and registered with the Internal Revenue Service as a tax-exempt charity. The Fund is the continuing philanthropic project of Job's Daughters International.

The purpose of the Fund is to provide hearing devices for children with hearing losses between the ages of newborn and twenty years whose parents are unable to meet this special need financially. Estimates of 100 children are provided with hearing devices each year. Examples of eligible hearing devices include hearing aids, enclosed caption converters for television, tactile units, FM units (into which a hearing aid is plugged for amplification), computers to assist deaf children in communicating, as well as other technical devices may be prescribed.

### **Eligibility Requirements and Application Process**

individuals with moderate to profound hearing loss, birth to 20 years of age, Nationwide.

the need must be verified by a prescription from an audiologist or physician. Additional information as well as applications can be downloaded from the website listed above.

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## **Kelly Brush Foundation**

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**Phone:** (802) 846-5298

**Website:** [www.kellybrushfoundation.org](http://www.kellybrushfoundation.org)

### **Overview**

Kelly Brush Foundation is a private 501(c) (3) non-profit organization dedicated to assisting individuals with spinal cord injuries and increasing ski racing safety. The purpose of the grant is to encourage spinal cord injury survivors to participate in adaptive sports and recreational activities.

### **Eligibility and Application Process**

Individuals may only apply for an individual grant if they are paralyzed due to a spinal Cord injury (SCI). SCI is defined as an injury to the spinal cord caused by an external Force. Causes of SCI include, but are not limited to: falls, motor vehicle-traffic, Motorcycle accident, struck by/against, sporting related injury, assaults, and blast injuries. Individuals may only apply for adaptive sports or recreational equipment (including but not limited to mono skis, tennis chair, scuba equipment, handcycle). Individuals applying for a grant must be a citizen of the United States of America. Documentation of financial eligibility is required. Currently grants are reviewed in October so application must be received by September 30.

Application information is available on line or by phone

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## **Kids Wish Network**

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**Phone:** (888) 918-9004

**Website:** [kidswishnetwork.com/](http://kidswishnetwork.com/)

### **Overview**

Kids Wish Network is a federally recognized 501(c) 3 nonprofit charitable organization whose sole mission is to grant wishes to children with life-threatening illnesses. Kids Wish Network actively seeks out children who have "slipped through the cracks" of society; that is, children without parents or other advocates.

Some examples of wishes include: computers with assistive technology, theme park visits, shopping sprees, meeting celebrities and traveling are all popular choices. We have also fulfilled many requests for special commodity wishes such as accessible playground sets.

## **Eligibility Requirements and Application Process**

To qualify for assistance, an individual must have a terminal or life-threatening illness and must be between 3 and 18 years of age. Application information is available on line or by phone.

### **Limbs for Life Foundation**

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**Phone:** (888) 235-5462

**Website:** [limbsforlife.org](http://limbsforlife.org)

**Email:** [admin@limbsforlife.org](mailto:admin@limbsforlife.org)

#### **Overview**

Limbs for Life awards prosthetic care to individuals in the US. Prosthetic limbs range from \$15,000 to over \$100,000 each.

A qualified applicant is provided with partial or complete funding for an advanced prosthesis, fitted by a certified prosthetist.

## **Eligibility Requirements and Application Process**

An individual must be in financial need, must be a legal resident of the United States and must not have a felony in their criminal history.

Application information is available on line or by phone.

### **Miracle-Ear Foundation Gift of Sound Program**

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**Phone:** (800) 234-5422

**Website:** [miraclearfoundation.org](http://miraclearfoundation.org)

#### **Overview**

The Miracle-Ear Foundation serves and support children and adults who have a hearing loss. Our Gift of Sound program provides at no-cost hearing aids and hearing support services to families or individuals who have income that are significantly limited, who are unable to afford the high cost of quality hearing instruments, and who exhausted all possible resources for their hearing health.

## **Eligibility Requirements and Application Process**

- Applicants must have a hearing loss that requires amplification (hearing aids), children who have a mild or greater hearing loss, adults who have a moderate or greater hearing loss.
- Applicants must meet income guidelines.
- Applicant must be a resident or citizen of the U.S. or Puerto Rico.
- Applicants must contact their local Miracle-Ear store to submit the application, supporting documents and application fee (\$150 adults only). The Miracle-Ear store will make their referral and forward your application to the Miracle-Ear Foundation for approval.

Application information is available online or by phone.

### **Multiple Sclerosis Foundation**

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**Phone:** (888) 673-6287

**Website:** [msfocus.org](http://msfocus.org)

**Email:** [support@msfocus.org](mailto:support@msfocus.org)

## **Assistive Technology Program**

#### **Overview**

The MSF Assistive Technology (AT) Program strives to educate and assist individuals with MS across the country about the myriad of AT options available and how to access these options. The MSF AT Program may provide an AT product, help locate a product, or help with funding for a wide range of devices that allow individuals with MS to function more independently in activities of daily living, as well as recreational, educational, and vocational activities.

## **Eligibility Requirements and Application Process**

Questions will be asked regarding symptoms, level of disability, income, family support, and assistance requirements. This information helps the AT coordinator to assess the physical, social, emotional, and cognitive needs of the patient. Financial status also plays a role in determining eligibility for the MSF Assistive Technology Program. Upon review, the AT coordinator will determine what AT will be provided through the MSF or if a referral to another resource is needed. All equipment is ordered from a licensed medical equipment supplier. Applications are available online or via postal mail.

## **Brighter Tomorrow Grant**

### **Overview**

Each year the Multiple Sclerosis Foundation makes dreams come true for individuals with multiple sclerosis across the country through the Brighter Tomorrow grant. The goal of the grant is provide individuals with MS with goods or services (valued at up to \$1000.00 per recipient) to improve their quality of life by enhancing safety, self-sufficiency, comfort, or well-being. Recipients of the Multiple Sclerosis Foundation's Brighter Tomorrow grant have received appliances, televisions, furniture, hobby supplies, retreats, and various home modifications.

## **Eligibility Requirements and Application Process**

To qualify, a person must be 18 years of age or older and diagnosed with MS, or the parent of a minor child diagnosed with MS, and be a permanent U.S. resident. They must not have any other means of fulfilling the need they express.

Applicants are asked to provide basic personal and financial information, and to write a brief essay of 100 words or less to describe how the grant would help them have A Brighter Tomorrow. Applications are available online or via postal mail using the information above. Applications are accepted from June 1 to September 1 of each year.

## **Computer Grant Program**

### **Overview**

Computer Grant Program provides refurbished desktop computers for individuals with MS on limited or fixed incomes. For those who do not know how to use a computer, training may be provided.

## **Eligibility Requirements and Application Process**

Verification of a diagnosis of MS and a brief essay from the applicant explaining how a computer will enhance their quality of life. A computer, monitor, keyboard and mouse will be granted. Internet access and technical support will be the responsibility of the grant recipient. Applications are accepted from June 1 to September 1 of each year. Applications are available online or via postal mail using the information above.

## **Cooling Program**

### **Overview**

Keeping the body cool can help a person with MS to reclaim those sun-splashed days of summer and the countless activities associated with the season, like gardening, fishing, walking, biking, family outings, barbecues, and baseball games. The MSF Cooling Program offers a variety of items, free of charge, including: Cooling vests, neckties, wristbands, bandanas, work collars, skull-pads, baseball hats

## **Eligibility Requirements and Application Process**

Verification of a diagnosis of MS

Our program cycle begins on February 1st and continues through June 1st. All applications are confidential and will be reviewed by the grant committee. Applications are available online or via postal mail using the information above.

## **RALD - Military Discount Program**

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**Website:** [www.williamssound.com/RALD](http://www.williamssound.com/RALD)

### **Overview**

Reduced cost assistive listening systems for retired and active-duty military service members and their families. In an effort to improve the quality of life for those who serve our country, Williams Sound has proudly teamed with the Military Audiology Association to offer the RALD program to both retired and active-duty military service members and their families. The RALD program was created to provide these individuals access to assistive listening devices (ALDs) at a

reduced cost, along with free personalized telephone support.

For additional information on RALD, please visit their website

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### **SERTOMA - Hearing Aid Project**

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**Phone:** (816) 333-8300

**Website:** [www.sertoma.org/](http://www.sertoma.org/) or [hearingaiddonations.org](http://hearingaiddonations.org)

#### **Overview**

The Hearing Aid Project (The Project) provides low income individuals access to hearing assistive devices and related hearing health services that they cannot otherwise obtain due to cost. The Hearing Aid Project serves all, from young adult through seniors.

Sertoma also maintains a national and by state resource list for individuals who are deaf and hard of hearing.

#### **Eligibility Requirements and Application Process**

A national program; Call or visit their website for additional information.

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### **Special Wish Foundation**

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**Phone:** (800) 486-9474

**Website:** [aspecialwishfoundation.org](http://aspecialwishfoundation.org)

#### **Overview**

A Special Wish Foundation, Inc. is a non-profit charitable organization dedicated to granting the wishes of children under the age of 21 and diagnosed as having a life- threatening disorder. A Special Wish Foundation is the only major wish-granting organization in the United States that grants wishes to qualifying infants, children, and adolescents from birth through and including the age of 20 years.

#### **Eligibility Requirements and Application Process**

The Special-Wish-Foundation has two criteria that must be met before a wish is considered:

- A child must be diagnosed as having a life-threatening disorder
- A child must be under the age of 21.

The foundation grants wishes across the US. Assistive technology will be considered if it is truly the wish of the child.

Application information is available on line or by phone.

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### **Sunshine Foundation – Grants/Gifts**

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**Phone:** (215) 396-4770

**Website:** [sunshinefoundation.org](http://sunshinefoundation.org)

#### **Overview**

Sunshine answers the dreams of seriously ill, physically challenged and abused children, ages 3-18 from all over the country. Although the most frequently filled "wish" is a trip to Disney World or Disneyland, another common dream that the foundation fills is the purchase of a computer or other assistive technology.

#### **Eligibility Requirements and Application Process**

In order to receive a dream through Sunshine Foundation, a child must meet the following requirements:

- They must be between the ages of 3-18
- The child must be seriously ill, physically challenged or abused
- The parent's/guardian's annual income may not exceed \$75,000; and
- The child may not have had a dream granted through any other wish-granting organizations.

Application information is available online or by phone.

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## **Teddy's Star Foundation**

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**Phone:** (256) 832-8778

**Website:** [teddysstar.org/](http://teddysstar.org/)

### **Overview**

Teddy's Star provides Assistive Technology to quadriplegics and other severely disabled persons who have the will and the determination to become more self-reliant, more independent, and more productive, but who do not possess the financial means with which to do so.

### **Eligibility Requirements and Application Process**

Individuals with spinal cord injuries who do not possess the financial requirements to purchase the assistive technology are eligible for this program. Application information is available online or by phone.

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## **Scholarship Trust for the Hearing Impaired**

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**Phone:** 877 872-2638

**Website:** [tpahq.org](http://tpahq.org)

### **Overview**

The Travelers Protective Association of America established the TPA Scholarship Trust for the Deaf and Near Deaf in 1975 to provide financial aid to children and adults who suffer deafness or hearing impairment and who need assistance in obtaining mechanical devices, medical or specialized treatment or specialized education as well as speech classes, note takers, interpreters, etc. and in other areas of need that are directly related to hearing impairment.

### **Eligibility Requirements and Application Process**

Must be a US citizen who is deaf or hard of hearing

Completed applications must be returned to the Trust by the end of each quarter: March 31st, June 30th, September 30th, and December 31st. Trustees will review all applications on file as of the last date of each quarter, recipients will be notified within 30 days of the decision, and Trust checks are mailed after the first of the following month. Recipients may only receive aid once a year by completing a new application each time they seek assistance. Grants are typically between \$100 and \$1,000. Application information is available on line or by phone.

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## **Travis Roy Foundation Grants**

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**Phone:** (617) 619-8257

**Website:** [travisroyfoundation.org/](http://travisroyfoundation.org/)

### **Overview**

The Travis Roy Foundation is dedicated to enhancing the life of individuals with spinal cord injuries and their families by providing adaptive equipment and to finding a cure through increased funding of research, resulting in self-reliance and the ability to be as independent as possible.

### **Assistive technology covered**

Examples of eligible items include upgrade and maintenance of wheelchairs, vehicle modifications (i.e., hand controls or lifts), and home modifications including ramp and elevator installation, and other adaptive equipment. Grants are not available towards the purchase of new or used vans; funds are available ONLY for vehicle modifications.

### **Eligibility Requirements and Application Process**

Assistance is awarded to paraplegics or quadriplegics paralyzed due to a spinal cord injury (Please Note: paralysis must be due to a spinal cord injury; paralysis due to other causes, such as MS or Spina bifida, is not eligible). Applicants must demonstrate financial need and may be required to provide documentation. There is no age requirement. Applicants must reside in the United States.

Applications are accepted year-round and are considered at quarterly Trustee meetings. Grants typically range from \$2,000 to \$5,000; Applications are available online or by phone.

# Accessible Books (Digital, Large Print, Braille)

## Included in this section:

- American Printing House - Accessible Media Producers Database
- American Printing House - Louis Database
- American Printing House - Tactile Graphic Image Library
- Bookshare
- Kentucky Accessible Materials Database (KAMD)
- Kentucky Instructional Materials Resource Center (KIMRC)
- Kentucky Talking Books
- Learning Ally (formally RFB&D)
- National Instructional Materials Access Center (NIMAC)

## Accessible Books (Digital, Large Print, Braille)

### APH - Accessible Media Producers Database

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**Phone:** (800) 223-1839

**Website:** [Louis.aph.org](http://Louis.aph.org) (click on AMP database)

**E-mail:** [resource@aph.org](mailto:resource@aph.org)

#### Overview

In addition to Louis, APH offers the Accessible Media Producers Database (AMP). AMP is a directory for locating accessible media producers of formats such as braille, tactile graphics, large print, e-files and audio. Producers provide information describing their certifications, expertise and contact information, and users can browse listings by options including state, format and language. Additional information is available on line or by phone.

### APH - LOUIS Database

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**Phone:** (800) 223-1839

**Website:** [Louis.aph.org](http://Louis.aph.org)

**E-mail:** [resource@aph.org](mailto:resource@aph.org)

#### Overview

The American Printing House for the Blind (APH) maintains the Louis Database of Accessible Materials for People Who Are Blind or Visually Impaired. Named in honor of Louis Braille, the database assists educators, administrators and those who are visually impaired in locating accessible books and materials in an efficient manner.

Louis contains information on the availability of accessible formats produced and sold by over 160 organizations throughout the United States. More than 397,000 titles are listed in Louis, with an emphasis on K-12 educational materials. These materials include books in braille, large print, audio, and electronic file format. Louis also lists products developed by APH, such as accessible educational aids.

The APH File Repository is part of the Louis database and includes over 7,700 textbooks files that are available for download in a variety of formats, including braille-ready files, text files for braille production, and large print files suitable for use on a tablet.

Louis also has a search option called Louis Plus that enables the user to search Louis, the NIMAC database and Bookshare with one search. From within the search results, the user can go to the full Louis record to see all available formats, go to the NIMAC record to download the file or assign it to an accessible media producer, or go to the Bookshare record to download the file.

If you have problems or questions, APH Resource Services is happy to walk you through the search process and answer questions.

### APH - Tactile Graphic Image Library

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**Phone:** (800) 223-1839

**Website:** [Louis.aph.org](http://Louis.aph.org) (click on TGIL) or [imagelibrary.aph.org/aphb](http://imagelibrary.aph.org/aphb)

**E-mail:** [resource@aph.org](mailto:resource@aph.org)

#### Overview

APH's Tactile Graphic Image Library (TGIL) contains a pool of well-designed templates to aid with the creation of tactile graphics. All you need to do is register to begin using the free Image Library to find tactile graphic templates that can be enhanced for your needs. The database will continue to be populated with new images regularly.

The images are presented in .pdf format that can be edited using a commercial drawing program such as CorelDraw or Adobe Illustrator. The .pdf files cannot be edited in the "Draw" features of programs such as Word, Paint or PowerPoint. They may need to be converted to another file format if you plan to send them to an embosser. Additional information is available on line or by phone.

### Bookshare – Online Library of Digital Books

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**Phone:** (650) 352-0198

**Website:** [bookshare.org](http://bookshare.org)



## **Overview**

The goal of Bookshare is to make the world of print accessible to people with disabilities. Their mission is to ensure that all individuals with print disabilities have equal and timely access to print materials.

Bookshare provides the world's largest online library of accessible reading materials for people with print disabilities. Individuals can sign up for membership and access the library on their own. Organizations that serve individuals with print disabilities (schools, libraries, community centers, etc.) can sign up and provide access to their students or clients.

A Bookshare membership offers unlimited access to accessible books, textbooks, newspapers and magazines. Additionally, free access technology makes it easy to read books with a computer.

Through an award from the U.S. Department of Education Office of Special Education Programs (OSEP), Bookshare offers free memberships to U.S. schools and qualifying U.S. students.

## **Bookshare Download Formats**

- DAISY (Digital Accessible Information System)
- BRF (Braille Refreshable Format)

Bookshare Members download books, textbooks and newspapers in a compressed, encrypted file. They then read the material using adaptive technology, typically software that reads the book aloud (text-to-speech) and/or displays the text of the book on a computer screen, or Braille access devices, such as refreshable Braille displays, in addition you can read books in your web browser. If you do not already have software for reading DAISY books, you can download one of the free versions available with your Bookshare membership.

There are 3 types of membership options: individual, organizational and gift. Individual membership is free to qualifying U. S. students: K-12, home schooled, post-secondary, and adult education. All other individuals will need to pay \$75.00 for the first year and \$50.00 annually.

Organizations that serve people with print disabilities may become Bookshare members. Bookshare memberships for U. S. educational institutions are free because it is funded by OSEP (U.S. Department of Education Office of Special Education Programs). Other organizations will pay by the number of books downloaded. A gift membership is when a Bookshare membership is purchased for someone with a qualifying disability. You can also order a Braille book as a gift.

## **Eligibility and Application Process**

Bookshare membership is available to people who provide proof of their print disability, such as blindness or low vision, a learning disability or a physical disability that makes it difficult or impossible to read standard print. This certification may come from a doctor, rehabilitation counselor or other authorized professional. To apply for a Bookshare membership or if you want additional information, visit their website.

## **KAMD - KY Accessible Materials Database**

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**Phone:** (502) 564-4970 (KDE – ask for a exceptional children consultant)

**Website:** [louisville.edu/education/abri/kamd](http://louisville.edu/education/abri/kamd)

**Email:** [kdekamd@louisville.edu](mailto:kdekamd@louisville.edu) (database operators Marlene Parish)

## **Overview**

In July 2006, Kentucky's vision of increasing "the availability and timely delivery of print instructional materials in accessible formats to blind or other persons with print disabilities in elementary and secondary schools" was realized when the National Instructional Materials Accessibility Standard (NIMAS) was published in the Federal Register at the Library of Congress by the U. S. Office of Special Education (OSEP). With this official posting of the NIMAS, accessible instructional materials have become part of the Individuals with Disabilities Education Improvement Act of 2004 (IDEA).

With this federal regulation in place, Kentucky can now require that any publisher of a textbook adopted for use in K-12 public schools provide those textbooks in an accessible electronic format in order to assist schools in meeting their obligation to provide equal access to the general curriculum for students with disabilities. As a way to facilitate the timely delivery of these accessible digital textbooks to schools, the Kentucky Accessible Materials Database (KAMD) was established. The KAMD is managed by the University of Louisville's Department of Special Education.

The primary function of the Kentucky Accessible Materials Database (KAMD) is to provide K-12 Kentucky public schools a way to discover what instructional materials are available in digital format, and to provide a method for schools to acquire



these digital materials for use by qualified students with disabilities while at the same time protecting the publishers' intellectual property rights (i.e., copyright).

KAMD downloads text books from the National Instructional Materials Access Center's website and then converts the files to an accessible format such as Microsoft Word or ePUB. There needs to be a request for a specific book by an eligible student before KAMD can download the book.

### **Eligibility and Application Process**

In order to receive KAMD books the student must include the need for digital books in their IEP and also fit into a specific disability category: Blind or visually impaired; Reading disability; Physical disability that prohibits the student from accessing standard printed material.

Each School in the state of Kentucky can appoint a digital rights manager. The DRM submits the book request to KAMD. The DRM is also responsible for making sure the request comes from a qualified student and that copyright rules are explained to the student. Additional information is available online or by phone.

### **KY Instructional Materials Resource Center - KIMRC**

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**Phone:** (502) 897-1583 ext 7117

**Email:** [paula.penrod@ksb.kyschools.us](mailto:paula.penrod@ksb.kyschools.us)

**Website:** [ksb.kyschools.us](http://ksb.kyschools.us)

#### **Overview**

The Kentucky Instructional Materials Resource Center (KIMRC) provides textbooks in braille and large print and other educational materials needed by students who are blind and visually impaired for use in local school programs. The resource center also conducts an annual registration of students who are blind and visually impaired in Kentucky.

Two programs are administered by KIMRC. The state textbook program for children with impaired vision who are attending public school (grades K-12) provides funding for textbooks. The federal quota program provides supplies, textbooks, and other material for students (preschool through less than college level) who are legally blind attending a public or private, nonprofit school. Blind infants are eligible from birth if enrolled in an early intervention program. All orders for materials must be sent to the KIMRC. Additional information is available online or by phone.

### **Kentucky Talking Book Library**

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**Phone:** (800) 372-2968 or (502) 564-8300 x276

**Website:** <http://kdla.ky.gov/librarians/talkingbook>

#### **Overview**

The Kentucky Talking Book Library (KTBL) provides free library service to Kentuckians with a visual or physical disability which prevents them from reading standard print. KTBL has a wide variety of Braille and digital audio books available for all ages, both fiction and non-fiction. Books may be sent through the US mail or downloaded from the Internet. The Kentucky Talking Book Library is part of a nationwide network of cooperative libraries headed by the National Library Service for the Blind and Physically Handicapped.

#### **Eligibility Requirements**

Difficulty reading standard print material due to blindness or low vision; Inability to hold a book and turn the pages; The condition may be temporary or permanent; Dyslexia or other reading disabilities may qualify an individual for service as long as the condition is the result of an organic dysfunction and is severe enough to prevent reading conventional printed material.

#### **AT Services Provided/Covered**

- Audio books on digital cartridge—30-day loan
- Braille books and print/Braille books—30-day loan
- Downloadable audio and Braille books and magazines from BARD (Braille and Audio Reading Download)—no due date
- Audio magazine subscriptions on digital cartridges—each issue must be returned to receive future issues

- Braille magazine subscriptions—no due date
- Kentucky-related audio books—30-day loan
- NLS Music Service—Braille, large print, & audio music instruction and music scores

### **Assistive technology Provided/Covered**

Audio books, braille books, large print books, and Standard or Advanced NLS Digital Talking Book player are provided on loan to active users.

### **Application Process**

Applications are available on line or by phone

### **Learning Ally**

**Phone:** (800) 221-4792

**Website:** [Learningally.org](http://Learningally.org)

### **Overview**

Learning Ally provides textbooks professionally recorded, over 75,000 titles are currently available; other titles maybe recorded upon request. All textbooks from kindergarten to college are included in Learning Ally's collection. Books can be downloaded or cd copies can be mailed. There are apps available for the iPhone and Android. There is an annual membership fee of \$119. You may request a fee waiver form this could reduce or wave the membership fee.

### **Eligibility Requirements and Application Process**

Individuals who are blind/visually impaired, learning disabled, or physically disabled to the extent that they are unable to effectively use standard printed material are eligible. The application does include a disability verification section.

For schools and other institutions that serve individuals with print disabilities, simply complete Learning Ally's Annual Institutional Membership application and return it with the appropriate fees for the level of service needed. Membership information is available on line or by phone.

### **NIMAC – National Instructional Materials Access Center**

**Phone:** (502) 899-2230 or (877) 526-4622

**Website:** [www.nimac.us](http://www.nimac.us)

**Email:** [nimac@aph.org](mailto:nimac@aph.org)

### **Overview**

The NIMAC is a federally-funded, national file repository that makes NIMAS (National Instructional Materials Accessibility Standard) files available to states for the production of accessible formats for students with print disabilities. Created by IDEA 2004, NIMAS and the NIMAC help ensure that accessible K-12 instructional materials can be produced and distributed to students as quickly as possible, by providing a national standard source file format (NIMAS), and a central digital file repository (NIMAC).

The NIMAC currently receives NIMAS files from over one hundred K-12 textbook publishers. These files are available for download to Authorized Users in the United States and its territories through an online database. Once downloaded, files are used to create a variety of specialized formats, such as braille, audio, or digital text, on behalf of qualifying K-12 students who are blind, visually impaired, or print disabled. (The NIMAC is not able to serve students in higher education.)

The NIMAC now has over 35,000 files available. NIMAS is the only format the NIMAC receives, and it is an XML-based source file format. "Source file" means that files are not student-ready and are not intended for distribution directly to students for use in the classroom. In most all cases, some type of conversion process is required before NIMAS can be used by the student.

Because NIMAS files are not student-ready, direct access to the NIMAC is provided to a small number of Authorized Users in each state who are responsible for converting and/or distributing the accessible versions to eligible students. These Authorized Users can also assign files for direct download by Accessible Media Producers who are registered with the NIMAC.

Most teachers, parents or students seeking student-ready formats will obtain these by working directly with agencies and

organizations that provide those formats, such as Learning Ally, Bookshare, APH, and state instructional resource centers.

In Kentucky, NIMAC-sourced books can be obtained through The Kentucky Accessible Materials Database (KAMD). For more information on KAMD visit their website at [louisville.edu/education/abri/kamd](https://louisville.edu/education/abri/kamd) or call the KY department of Education Division of learning Services at (502) 564-4970. Additional information on NIMAC is available online or by phone.

# Alternative Financing Programs

## **Alternative Financing Program(s) (AFP) - Overview**

Another method of funding assistive technology including home modifications is obtaining a personal loan. Conventional bank loans are many times not available, but there have been Alternative Financing Programs developed specifically for this purpose. Alternative Financing Programs offer low interest and/or guaranty bank loans that provide individuals with disabilities or those that have a dependent with a disability the opportunity to borrow money for the purchase of needed assistive technology or home modifications. Some of the sources offer grants or loan grant combinations.

### **Sources included in this section are:**

- Kentucky Assistive Technology Loan Corporation
- Kentucky Housing Corporation
- Section 504 Loan and Grant program

## **Alternative Financing Program(s) (AFP)**

### **Kentucky Assistive Technology Loan Corporation (KATLC)**

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**Phone:** (877) 675-0195

**Fax:** (502) 564-6745

**Website:** [katlc.ky.gov/](http://katlc.ky.gov/)

**Email:** [EDU.katlc@ky.gov](mailto:EDU.katlc@ky.gov)

#### **Overview**

The Kentucky Assistive Technology Loan Corporation provides low interest loans for the purchase of assistive technology equipment and services for Kentuckians with disabilities to pursue education obtain/maintain employment and improve their quality of life. Working with Fifth Third Bank of Kentucky, the Corporation provides loans from \$500 to \$25,000 to individuals at a low fixed rate. The current KATLC rate is at 5.5% compared to the current prime lending rate of 8.25%. The program is primarily intended for individuals who may not qualify for traditional loan programs

#### **Eligibility Requirements**

- Resident of Kentucky for at least six consecutive months
- Have a disability that affects a major life activity
- or A family member/caregiver of an individual with a disability.

#### **Assistive Technology Covered**

A range of assistive Technology

#### **Application Process**

Verification of disability, an itemized price quote, and proof of income must be provided with the completed application.

KATLC will determine eligibility based on disability and the nature of the assistive technology being requested. Fifth Third Bank will determine financial eligibility. Applications are available on line or by phone.

### **Kentucky Housing Corporation (KHC)**

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**Phone:** (800) 633-8896 or (502) 564-7630

**Website:** [kyhousing.org](http://kyhousing.org)

#### **Overview**

The Kentucky Housing Corporation (KHC), the state housing finance agency, is a self-supporting, public corporation that was established in 1972 to serve very low and moderate-income families. KHC offers lower than market rate home mortgages, multifamily housing financing, homeownership education and counseling and a variety of rental assistance and housing rehabilitation and repair programs. KHC also has financing programs to assist developers in the production of affordable rental housing and single-family homes, as well as programs that help provide transitional housing, supportive services, emergency housing assistance, shared housing assistance and permanent housing for the disabled homeless.

#### **Eligibility Requirements**

Individuals must meet certain income requirements while agencies must agree to provide housing activities targeted to persons within specific incomes. For more information, contact the Kentucky Housing Corporation.

### **Section 504 Direct Loan and Grant**

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**Phone:** (859) 224-7322 Rural Development state office in Lexington

**Website:** [Rurdev.usda.gov/kyhome.html](http://Rurdev.usda.gov/kyhome.html) or [Eligibility.sc.egov.usda.gov/eligibility/](http://Eligibility.sc.egov.usda.gov/eligibility/)

#### **Overview**

Direct loans and grants are loans funded directly by the government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repair. Funds are available for repair to improve or modernize a home, or to remove health and safety hazards. This can include accessibility issues such as ramps and bathrooms.

Loans of up to 20 thousand and grants up to \$7,500 are available. Loans are up to 20 years at 1% interest. A real estate mortgage and full title services are required for loans of \$7,500 or more. Grants may be recaptured if the property is sold in less than 3 years. A grant/loan combination is made if the applicant can repay part of the cost. Loans and grants can be combined for up to \$27,500 in assistance.

### **Eligibility and Application Process**

To obtain a loan, homeowner-occupants must live in a rural area, be unable to obtain affordable credit elsewhere and must have very low income, defined as below 50% of the area median income. There must be a need to make repairs and improvements to make the dwelling safe and sanitary or to remove health and safety hazards. Grants are only available to home owners who are 62 years or older and cannot repay a section 504 loan. Applications are available from local USDA Rural Development offices. A list of local offices is found at the Rural Development website. You can also call the USDA rural Development state office in Lexington for contact information on your local office or ask for a single family housing specialist who can answer questions on all of their programs.

There are also section 502 direct and mortgage loans available. Use the contact information above for more information on these loans.

# Sources of Advocacy/Legal Assistance

## **Sources of Advocacy/Legal Assistance**

When working with state and federal agencies there are a couple of programs that may help you if you are having problems. Your eligibility for help from these programs depends upon your disability and/or what agency you are applying for assistance. These programs cannot provide financial assistance, but can help you in appeals and advocate for your rights.

### **Sources included in this section are:**

- Client Assistance Program (CAP)
- Protection & Advocacy (P&A)

# Advocacy and Legal Assistance

## Client Assistance Program (CAP)

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**Phone:** (800) 633-6283 or (502) 564-8035

**Website:** [kycap.ky.gov](http://kycap.ky.gov)

### Overview

The Client Assistance Program is a state agency established by federal law (the Rehabilitation Act of 1973) that provides advice, assistance and information regarding benefits available from federal-mandated rehabilitation programs to persons with disabilities. A person should contact CAP when they:

- Are experiencing undue delay in the processing of their vocational rehabilitation application or services requested;
- Have been determined to be ineligible for VR services and do not agree with that determination;
- Have been denied VR services to which you believe you are entitled;
- Have problems with VR services that you have not been able to work out with your counselor;
- Are having trouble understanding how the system works;
- Are having problems with other agencies or training facilities that are preventing you from achieving your vocational goal as stated in your Individual Plan for Employment (IPE); or
- Need help to prepare and provide for adequate representation in any appeals process or hearing.

In the matter of assistive technology, if you are a client of the Office of Vocational Rehabilitation or the Office for the Blind and you feel that you need assistive technology as a part of your service plan, but your counselor disagrees and you have been unable to reconcile the matter through Office channels, you may seek assistance from CAP. CAP will act as your advocate with these Offices and will attempt to resolve the problem.

### Eligibility Requirements

Any person who receives services from or wishes to receive services from the Department of Vocational Rehabilitation or the Office for the Blind or any other federally mandated rehabilitation program under the Rehabilitation Act of 1973, or a person with a disability who is not satisfied with the services they are receiving, or been denied eligibility for services and who have attempted unsuccessfully to resolve their conflict using the program's appeal procedures is eligible for services from the Client Assistance Program.

## Protection & Advocacy (P&A)

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**Phone:** (800) 372-2988 or (502) 564-2967

**Website:** [kypa.net](http://kypa.net)

### Overview

The mission on P&A is to protect and promote the rights of Kentuckians with disabilities through legally based individual and systemic advocacy, and education. If you are having difficulty with a state agency and/or service provider and have exhausted all avenues of reconciling it, you can request assistance from P&A. It attempts to resolve client complaints through negotiation and other informal means, but has the federal and state authority to pursue resolutions administratively or through the courts. P&A provides the following advocacy services:

- A review of complaints to determine if rights have been violated and an explanation of the findings;
- Client-directed representation by an advocate;
- Information about rights, benefits, service agencies and referrals when appropriate; and
- Increase self-advocacy skills and awareness of laws and regulations that affect the rights of persons with disabilities.

### Eligibility Requirements

P&A has the authority to serve residents of Kentucky with disabilities provided their complaints relate to their disability and they are not otherwise represented. With the input of consumers, P&A develops priorities each year. The priorities determine what cases P&A can accept. If you feel that you qualify for services contact P&A.



# Vehicle Modification Rebate Programs

## Vehicle Modification Rebate Programs

These programs offer a cash reimbursement for newly purchased vehicles to help off set the cost of installing adaptive driver or passenger equipment. Leased vehicles may be included in some situations.

Adaptive equipment is defined as equipment required by persons with a permanent disability to drive, enter, exit and/or be transported safely in a motor vehicle. Factory optional equipment does not qualify for reimbursement. Programs differ from company to company so call for more information.

### Acura Mobility

Phone: (800) 382-2238

Website:

[www.acura.com/mobilityoverview.aspx#~puoK1T8miYSHV0](http://www.acura.com/mobilityoverview.aspx#~puoK1T8miYSHV0)

### Chrysler Automobility Program

Phone: (800) 255-9877

Website: [chryslerautomobility.com](http://chryslerautomobility.com)

### Ford Mobility Motoring Program

Phone: (800) 952-2248

Website: [fordmobilitymotoring.com](http://fordmobilitymotoring.com)

### G M Mobility Reimbursement Program

Phone: (800) 323-9935 or (800) 833-9935 (TTY)

Website: [gmmobility.com](http://gmmobility.com)

### Honda Mobility Assistance

Website: [automobiles.honda.com/information/mobility-assistance.aspx](http://automobiles.honda.com/information/mobility-assistance.aspx)

### Hyundai Mobility

Website: [www.hyundaiusa.com/financial-tools/mobility-program.aspx](http://www.hyundaiusa.com/financial-tools/mobility-program.aspx)

### Lexus Mobility Program

Phone: (800) 255-3987 option 3

Website: [www.lexus.com/pdf/models/LexusMobilityForm.pdf](http://www.lexus.com/pdf/models/LexusMobilityForm.pdf)

### Subaru Mobile-it-ease

Phone: (800) 782-2783

Website: [www.subaru.com/owners/mobile-it-ease.html](http://www.subaru.com/owners/mobile-it-ease.html)

### Toyota Mobility Program

Phone: (800) 331-4331 or (800) 443-4999 (TTY)

Website: [toyotamobility.com](http://toyotamobility.com)

### Volvo Mobility Program

Website: [www.volvocars.com/us/forms/mobility](http://www.volvocars.com/us/forms/mobility)

### National Mobility Equipment Dealers Association (NMEDA)

Phone: (866) 948-8341

NMEDA is a non-profit trade association of mobility equipment dealers, manufacturers, driver rehabilitation specialists and other professionals dedicated to expanding opportunities for people with disabilities to drive or be transported in vehicles modified with mobility equipment. All members work together to improve transportation options of people with disabilities.

For a list of Vehicle Modification Rebate Programs that may be more up to date visit their website at [www.nmeda.org](http://www.nmeda.org).

Note: from the home page, click How To Buy, then click Rebates.

# Housing Programs for Disabled Veteran

# Housing Programs for Disabled Veterans

## Home for our Troops - New Home Program

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**Phone:** (866) 787-6677 or (508) 823-3300

**Website:** [hfotusa.org](http://hfotusa.org)

We are a national non-profit organization founded in 2004 who are strongly committed to helping those who have selflessly given to our country and have returned home with serious disabilities and injuries since September 11, 2001. We assist severely injured Veterans and their families by raising money, building materials and professional labor, and by coordinating the process of building a home that provides maximum freedom of movement and the ability to live more independently. The homes provided by Homes for Our Troops are given at NO COST to the Veterans we serve.

Note: An eligible Veteran or service member may receive a Veterans Administration Specially Adapted Housing Grant up to a maximum amount of \$64, 960. Homes for Our Troops' assistance covers all costs over and above this grant to ensure that the home is provided at no cost to the recipient. Most of the projects we undertake are the building of new homes. In rare cases, especially in areas with very high land costs, it is more cost effective to buy an existing home and renovate it with all the special modifications needed as dictated by the particular disabilities and injuries of the veteran.

## Building for America's Bravest (Tunnels to Towers)

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**Phone:** (718) 987-1931

**Website:** [ourbravest.org](http://ourbravest.org)

Build Smart Homes, that are custom designed on a case-by-case basis, addressing the needs of providing energy efficiency, ease of accessibility and automation to ultimately provide the most severely injured military personnel with the capability to live more independent lives.

## Operation Finally Home

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**Website:** [operationfinallyhome.org/](http://operationfinallyhome.org/)

Operation FINALLY HOME provides custom made mortgage free homes to wounded and disabled veterans and the widows of the fallen in an effort to get their lives back on track and become productive members of their communities.

## Helping a Hero

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**Phone:** (888) 786-9531

**Website:** [helpingahero.org/](http://helpingahero.org/)

Provides specially adapted homes for qualifying service members as well as engaging the community to provide services and resources for our wounded heroes and their families. (\$50,000 mortgage paid by Veteran).

## Purple Heart Homes

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**Phone:** (855) 787-7539

**Website:** [purplehearthomesusa.org/](http://purplehearthomesusa.org/)

Purple Heart Homes, Inc. is dedicated to providing personalized housing solutions for Service Connected Disabled Veterans and their families that are substantial in function, design and quality provided at little or no cost to the veteran a "quality of life solution" that creates an injury specific, barrier free-living environment. These solutions can range from remodeling an existing home already owned by the veteran, to creating an entire living space from the ground up. (Lately mostly renovations).

## Operation Second Chance

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**Website:** [operationsecondchance.org](http://operationsecondchance.org)

Our mission: to aid in the recovery and rehabilitation of wounded service men and women, to assist in the modification of housing to accommodate disabled veterans, to assist the families of wounded service men and women, to facilitate the transition of wounded service men and women back into civilian society.

## Salute, Inc. (Builders of Hope)

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**Phone:** (847) 359-8811

**Website:** [saluteinc.org](http://saluteinc.org)

Salute, Inc. is a non-profit organization dedicated to increasing awareness and support of issues facing active military personnel, veterans and their families and to provide financial support through advocacy and fundraising. Builders of Hope is a collaborative effort with builders/contractors/local businesses offering specially adapted home renovation opportunities to severely disabled military members and their families. (project basis)

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### **Jared Allen's Homes for Wounded Warriors**

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**Website:** [jaredallen69inc.com/h4ww/mission.html](http://jaredallen69inc.com/h4ww/mission.html)

Jared Allen's Homes for Wounded Warriors is a non-profit organization created for the sole purpose of raising money to build or modify the homes of America's injured Military Veterans. H4WW helps to build or modify homes so they are handicap accessible and comfortable for our wounded vets.

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### **Operation Forever Free**

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**Phone:** (214) 542-6975

**Website:** [operationforeverfree.org](http://operationforeverfree.org)

Operation Forever Free will review the needs of injured service men and women, as they are brought to the attention of the organization. Operation Forever Free will then evaluate and assess the organization's ability to meet such needs. More often, these men and women have endured life-changing injuries; which require modifications and adaptations in their living environments. The goal is to improve the quality of life through various means. These include assistance with transportation needs, modifying/re-modeling homes, and in some cases, providing a new home at no cost to these families. The organization's efforts include these items, but are not limited to these items. Each situation will be reviewed individually, on a case by case basis

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### **Operation Homefront**

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**Phone:** (800) 722-6098

**Website:** [www.operationhomefront.net/](http://www.operationhomefront.net/)

Operation Homefront's eligibility criteria are broader and include those who have been honorably discharged. But the group's first priority is helping wounded warriors living in Operation Homefront transitional housing, said spokesman Aaron Taylor. The charity, which started its Homes on the Homefront program this year, has helped put 22 families in donated homes.

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### **Homes 4 Wounded Heroes: Military Warriors Support Foundation**

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**Phone:** (210) 615-8973

**Website:** [militarywarriors.org/openhomes](http://militarywarriors.org/openhomes)

Military Warriors Support Foundation awards mortgage-free homes to wounded heroes injured during combat in Iraq and Afghanistan. The homes are for families who have severe and/or unique circumstances due to their injuries received while serving our country. In addition to the home, the families will receive 3 years of family and financial mentoring.

# Private Health Insurance

## Private Health Insurance

All private health insurance companies pay for some types of assistive technology (AT) devices and services. The guidelines for purchasing such equipment vary significantly from one company to another and even one policy to another within a given insurance company. Many insurance companies do not cover some “pre-existing conditions” so, for a person with a disability, medical expenses (including AT devices and services) related to the disability may not be covered. This is a core issue of the health care reform debate.

In most cases, assistive technology must be proven to be “medically necessary” or to have an effect on limiting further loss to the insurer. A physician’s determination of need is given great weight in making a decision concerning equipment.

In general, private health insurance companies are more likely to pay for specific AT devices and/or services that:

- Are medically needed,
- Can significantly improve a person’s condition and/or prevent further injury or complications so that maintenance and health costs are reduced, or
- Enables an adult to return to the workplace.

Private insurance companies more readily purchase or rent/lease an AT device, if it is needed temporarily due to conditions caused by accidents or illnesses that will eventually improve.

To determine if AT devices and/or services are covered by your specific policy, answer the following questions:

1. What is the specific wording of the policy? Look for terms such as “durable medical equipment” and “prosthetic devices” used in describing services or expenses covered and read these sections carefully. If these terms exist, your policy covers AT devices and services. However, they may or may not cover the specific AT device and/or service needed.
2. How does the insurance company make decisions and determine payment for its obligations based on that policy? Read the section of your policy that describes how to file a claim and how claims are reviewed to authorize payment. Remember, you can appeal a decision.

## Appeals Process

If the claim or paperwork has been filled out inadequately or incorrectly, you may not be notified by the insurance company. They will automatically deny the claim and/ or request additional information directly from the health care provider (i.e., physician), assuming all the paperwork was correct and complete, but your claim was denied. You can request an administrative review by a staff physician or nurse. However, keep in mind that a general physician employed by an insurance company may not necessarily be knowledgeable about these devices and how they can assist you in staying healthy or employed. Do not be afraid to ask that the claim be reviewed by a specialist in rehabilitation medicine. Review the information concerning “Documentation of Need” in Section I (page 5), of this manual for suggestions on what types of support information to include when filing your claim.

Remember, there is always a chance for full or partial funding if the policy coverage does not specifically exclude an AT device or piece of equipment. It is not uncommon for the claimant to eventually learn that he or she is better informed than the personnel with the group health plan.

If, after an administrative review, you are still having problems getting the group health plan to assist with funding, then you can seek assistance from the state insurance commissioner whose office investigates consumer complaints. Should you have a specific problem with either an insurance agent or an insurance company, contact the Kentucky Office of Insurance, Consumer Protection and Education Division.

### Kentucky Department of Insurance Consumer Protection Division

**Phone:** (800) 595-6053 or (502) 564-6034

**Website:** [insurance.ky.gov](http://insurance.ky.gov)

Note: To learn more about Health Insurance Appeals, the KY Office of Insurance has a how-to guide called “Appealing a Denial from Your Health Benefit Plan - A How-To Guide.” You can download this document, along with several others at: [insurance.ky.gov](http://insurance.ky.gov)

# Workers' Compensation



## Workers' Compensation

All employers and employees (unless exempt under KRS 342.650) are subject to the act and must carry workers' compensation insurance or be self-insured. There is no minimum number of employees required and part-time as well as full-time employees are covered. Benefits are paid for income loss and medical expenses caused by the work-related injury or disease. Medical expenses are paid "during disability" which in most cases is for life, without any deductions or copay by the employee. Assistive devices and durable medical equipment can be provided if deemed reasonable and necessary and necessitated as a result of the work-related injury or disease. There is a fee schedule in use for costs for such equipment. The employee must give notice of the work injury or disease to the employer as soon as practicable. Private insurance companies issue coverage for employers but employers, if qualifying, can be self-insured individually or as part of self-insured groups.

If a person is injured on the job, she or he is entitled to have all expenses paid that are deemed reasonable and necessary due to the work-related injury. This could include any device, equipment, or modification that is determined is needed as a result of the work-related injury. The insurance company may attempt to question if a device or medical treatment is needed because of the injury or if it is needed because of some other reason unrelated to the injury.

When there is a permanent disability involved, workers' compensation carriers generally want to settle the claim as soon as possible. However, it is advisable not to be too hasty in settling the claim. Allow sufficient time to know the full extent of the disability, its impact on daily functioning and what types of assistive devices or equipment are needed and for how long. Let the insurance personnel know that you will not settle the claim or sign any waivers or release forms until there is ample medical evidence that the disability is permanent and unchanging. If there is an attorney involved, make sure he or she understands why the client may need certain AT devices and services. Be sure you know how the workers' compensation benefits are structured.

### Appeals Process

The injured worker can submit any requests for devices to the insurance carrier for purchase. If the carrier feels that the request is for an item that is needed by the individual because of the work-related injury, they will voluntarily purchase it. In many cases, however, the carrier may dispute the claim as not being a necessary item or as not being necessary as a result of the work-related injury.

Once the Administrative Law Judge issues an award, an order or decision, either party may appeal to the Workers' Compensation Board. The deadline for filing an appeal is 30 days after the judge files the final decision. However, no additional evidence may be introduced and the Board shall not substitute its judgment for that of the judge. Note: the time for appeal may be delayed if a petition for reconsideration is filed (can be filed up to 14 days post opinion)

### **The Board's review is limited to determining whether or not:**

1. The administrative judge acted without or in excess of his/her powers;
2. The award, order or decision was procured by fraud;
3. The award, order or decision does not conform to the workers' compensation law;
4. The award, order or decision is clearly wrong on the basis of the reliable material evidence contained in the whole record, or
5. The award, order or decision is arbitrary and/or shows an abuse of discretion

If the Administrative Law Judge was presented with conflicting evidence, the Workers' Compensation Board will uphold the decision as long as any portion of the evidence supports the judge's decision.

The Workers' Compensation Board shall rule on an appeal of a decision of an Administrative Law Judge no later than 60 days following the date on which the last appeal brief was filed. The Board shall enter its decision affirming, modifying or setting aside the award, order or decision or return it to the Administrative Law Judge for further proceedings to conform to the direction of the Board. Appealing a decision made by the Workers' Compensation Board will take the claim into the Kentucky appellate courts. These courts grant deference to Board decisions and will affirm the decisions made by the Workers' Compensation Board unless it has made a significant misinterpretation of the law.

Workers compensation can be complicated, for more information on benefits, procedures, or appeals contact: The Department of Workers' Claims and ask for a workers claims specialist at (502) 564-5550. Additional information is available online at [labor.ky.gov/workersclaims](http://labor.ky.gov/workersclaims)

# Quick References (Phone Numbers and Links)

# Services for Kentuckians with Disabilities

## Kentucky Services

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### All Listings/ Kentucky Information Operator

(502) 564-3130

### 504 Direct Loan and Grant

(859) 224-7322

[rurdev.usda.gov/kyhome.htm](http://rurdev.usda.gov/kyhome.htm)

### ADA Coordinator for Kentucky

(502) 564-0348

### ALS Association Ky

(800) 406-7702

[www.alsaky.org](http://www.alsaky.org)

### Autism Office

(859) 447-7792

[Amy.cooper-puckett@ky.gov](mailto:Amy.cooper-puckett@ky.gov)

### Autism Training Center

(502) 852-4631

### Birth Surveillance Registry

(800) 462-6122

[chfs.ky.gov/dph/mch](http://chfs.ky.gov/dph/mch)

### Bluegrass Council for the Blind

(859) 259-1834

[bcbky.org](http://bcbky.org)

### Cabinet for Health and Family Services Ombudsman

(800) 372-2973

[chfs.ky.gov](http://chfs.ky.gov)

### Children's Health Insurance

(877) 524-4718

### Client Assistance Program (CAP)

(800) 633-6283

[kycap.ky.gov](http://kycap.ky.gov)

### Commission for Children

(800) 232-1160

[chfs.ky.gov/ccshcn](http://chfs.ky.gov/ccshcn)

### Commission for the Deaf & HH

(800) 372-2907

[kcdhh.ky.gov](http://kcdhh.ky.gov)

### Commonwealth Council on DD

(877) 367-5332

[chfs.ky.gov/ccdd](http://chfs.ky.gov/ccdd)

### Dep Aging and Independent Living (DAIL)

(502) 564-6930 [chfs.ky.gov/dail](http://chfs.ky.gov/dail)

### Dep Behavioral Health

(502) 564-4448

[dbhddid.ky.gov/kdbhddid/](http://dbhddid.ky.gov/kdbhddid/)

**Dept. of Education Division Learning Services**

(502) 564-4970

[education.ky.gov/specialed](http://education.ky.gov/specialed)

**Department of Veterans Affairs**

(800) 572-6245

[veterans.ky.gov](http://veterans.ky.gov)

**Early Childhood and Family Health**

(502) 564-3756

[chfs.ky.gov/dph/mch/ecd](http://chfs.ky.gov/dph/mch/ecd)

**Early Childhood Mental Health**

(502) 564-4456

[dbhdid.ky.gov](http://dbhdid.ky.gov)

**Early Hearing Detection and Intervention**

(877) 757-4327

**First Steps**

(877) 417-8377

[chfs.ky.gov/dph/firststeps.htm](http://chfs.ky.gov/dph/firststeps.htm)

**Hart-Supported Living**

(502) 564-6930

[chfs.ky.gov/dail](http://chfs.ky.gov/dail)

**Instructional Materials Resource Center**

(502) 897-1583 ext 7117

[kimrc.ksb.kyschools.us](http://kimrc.ksb.kyschools.us)

**KATS Network**

(800) 327-5287

[katsnet.org](http://katsnet.org)

**KY Alzheimer's Association help line**

(800) 272-3900

**KY Assistive Technology Loan Corporation**

(877) 675-0195

[katlc.ky.gov](http://katlc.ky.gov)

**KY Council of the Blind**

(502) 895-4598

[kentucky-acb.org](http://kentucky-acb.org)

**KY Hearing Loss Associations**

(502) 233-5774

[hearinglosskyhome.org](http://hearinglosskyhome.org)

**KY Housing Corporation**

(800) 633-8896

[kyhousing.org](http://kyhousing.org)

**KY School for the Blind**

(502) 897-1583

[ksb.k12.ky.us](http://ksb.k12.ky.us)

**KY School for the Deaf**

(859) 239-7017

[ksd.k12.ky.us](http://ksd.k12.ky.us)

**KY Talking Book Library**

(800) 372-2968

[kdla.ky.gov](http://kdla.ky.gov)

**Learning Disability Association of KY**

(502) 473-1256

[ldaofky.org](http://ldaofky.org)

**Medicaid Services**

(800) 635-2570

[chfs.ky.gov/dms](http://chfs.ky.gov/dms)

**Muscular Dystrophy Assn**

(502) 456-1440

[mdausa.org](http://mdausa.org)

**NFB KY**

(502)366-2317

[www.nfbokky.org](http://www.nfbokky.org)

**Newborn Screening Program**

(800) 462-6122, ext. 2

[chfs.ky.gov](http://chfs.ky.gov)

**Nursing home ombudsman agency of the bluegrass**

(800) 372-2991

[Ombuddy.org](http://Ombuddy.org)

**Office for the Blind**

(800) 321-6668

[blind.ky.gov](http://blind.ky.gov)

**Office for the Blind Deaf Blind Services**

(800) 222-1215

[blind.ky.gov](http://blind.ky.gov)

**Office of Vocational Rehabilitation**

(800) 372-7172

[ovr.ky.gov](http://ovr.ky.gov)

**Protection and Advocacy**

(800) 372-2988

[kypa.net](http://kypa.net)

**Relay Service**

Dial 711

**Shrine Temple**

(502) 585-5412

[kosair.com](http://kosair.com)

**Special Olympics of KY**

(800) 633-7403

[soky.org](http://soky.org)

**YMCA Adaptive Sports Program**

(502) 814 7368

[ymcalouisville.org](http://ymcalouisville.org)

**National Programs**

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**Alexander Graham Bell**

(202) 337-5220

[listeningandspokenlanguage.org](http://listeningandspokenlanguage.org)

**ALS Association**

[www.Alsa.org](http://www.Alsa.org)

**American Cancer Society**

(800) 227-2345

[cancer.org](http://cancer.org)

**American Council of the Blind**

(800) 424-8666

[acb.org](http://acb.org)

**American Foundation f/t Blind**

(212) 502-7600

[afb.org](http://afb.org)

**American Printing House f/t Blind**

(502) 895-2405

[aph.org](http://aph.org)

**Apple Accessibility**

(877) 204-3930

[Apple.com/feedback](http://Apple.com/feedback)

**Autism Society of America**

(800) 328-8476

[autism-society.org](http://autism-society.org)

**Bookshare**

(650) 352-0198

[bookshare.org](http://bookshare.org)

**Habitat for Humanity**

(800) 422-4828

[habitat.org](http://habitat.org)

**Civitan Clubs**

[civitan.org](http://civitan.org)

**FEMA Office of Disability Integration & Coordination**

[www.fema.gov](http://www.fema.gov)

**Hadley School f/t Blind**

(800) 323-4238

[hadley.edu](http://hadley.edu)

**Hearing Loss of America**

(301) 657-2248

[hearingloss.org](http://hearingloss.org)

**Kiwanis Club**

[kiwanis.org](http://kiwanis.org)

**Learning Ally**

(800) 221-4792

[Learningally.org](http://Learningally.org)

**Learning Disability Association of America**

(412) 341-1515

[ldaamerica.org](http://ldaamerica.org)

**Lions and Lioness Clubs**

[kylions.net](http://kylions.net)

**Lions Clubs International**

[www.lionsclubs.org](http://www.lionsclubs.org)

**Medicare**

(800) 633-4227

[medicare.gov](http://medicare.gov)

**Microsoft Accessibility program**

(800) 936-5900

[Microsoft.com/enable](http://Microsoft.com/enable)

**MS Foundation (help line)**

(888) 673-6287

[msfocus.org](http://msfocus.org)

**Multiple Sclerosis Association**

(800) 532-7667

[mymsaa.org](http://mymsaa.org)**National Autism Association**

(877) 622-2884

[www.nationalautismassociation.org/](http://www.nationalautismassociation.org/)**National Federation of the Blind**

(410) 659-9314

[nfb.org](http://nfb.org)**National Mobility Equipment Dealers Association**

(866) 948-8341

[nmeda.org](http://nmeda.org)**National Instructional Materials Access Center**

(877) 526-4622

[www.nimac.us](http://www.nimac.us)**Optimist International Hearing Program (Scholarships)**[www.optimist.org](http://www.optimist.org)**Social Security**

(800) 772-1213

**ssa.gov****United Cerebral Palsy**

(800) 872-5827

[ucp.org](http://ucp.org)**United Way**

(703) 519-0092

[unitedway.org](http://unitedway.org)**Kentucky Centers for Independent Living**

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**CAL – Louisville** (888) 813-8497[www.calky.org/](http://www.calky.org/)**CAL – Murray** (888) 261-6194Jennifer Johnson, [calmur@calky.org](mailto:calmur@calky.org)**CAL – Covington** (859) 940-3843Rene Thompson, [rthompson@calky.org](mailto:rthompson@calky.org)**Independence Place – Lexington** (877) 266-2807[www.independenceplaceky.org](http://www.independenceplaceky.org)**Office f/t Blind/Independent Living** (800) 222-1215[blind.ky.gov](http://blind.ky.gov)**Statewide Independent living Council** (502) 564-6930[silc.ovr.ky.gov](http://silc.ovr.ky.gov)**Department of Aging and Independent Living (DAIL)**

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**Phone:** (502) 564-6930**Website:** [chfs.ky.gov/dail](http://chfs.ky.gov/dail)**DAIL-15-Area Development Districts**

For local services contact your ADD's aging and disability resource center.

For the ADD that serves your county, call DAIL or visit their website

**Barren River-Bowling Green** (270) 781-2381[bradd.org](http://bradd.org)**Big sandy-Prestonsburg** (800) 737-2723[bigsandy.org](http://bigsandy.org)**Bluegrass-Lexington** (866) 665 7921[bgadd.org](http://bgadd.org)**Buffalo Trace-Maysville** (606) 564 5629[Btadd.com](http://Btadd.com)**Cumberland Valley-London** (606) 877 5763[cvadd.org](http://cvadd.org)

<b>FIVCO AAAIL-Grayson</b>	(606) 929-1366	<a href="http://fivco.org">fivco.org</a>
<b>Gateway-Morehead</b>	(855) 882 5307	<a href="http://gwadd.org">gwadd.org</a>
<b>Green River-Owensboro</b>	(800) 928 9094	<a href="http://gradd.com">gradd.com</a>
<b>KIPDa-Louisville</b>	(502) 266-6084	<a href="http://kipda.org">kipda.org</a>
<b>Kentucky River-Hazard</b>	800 928 5723	<a href="http://Kradd.org">Kradd.org</a>
<b>Lake Cumberland-Russell Springs</b>	(270) 866-4200	<a href="http://lcadd.org">lcadd.org</a>
<b>Lincoln Trail-Elizabethtown</b>	(270) 769-2393	<a href="http://ltadd.org">ltadd.org</a>
<b>Northern Kentucky-Florence</b>	(859) 592-2480	<a href="http://nkadd.org">nkadd.org</a>
<b>Pennyriple-Hopkinsville</b>	(866) 844 4396	<a href="http://peadd.org">peadd.org</a>
<b>Purchase-Mayfield</b>	(270) 247-7171	<a href="http://purchaseadd.org">purchaseadd.org</a>



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# KATS Network Locations

## KATS Network Coordinating Center

8412 Westport Road  
Louisville, KY 40242  
(800) 327-5287  
[www.katsnet.org](http://www.katsnet.org)

## Regional AT Resource Centers

The KATS Network partners with the following locations to provide AT Information, Awareness, Training, Demonstration, Lending Library and Reutilization services throughout the state.

Our inventory of equipment available for demonstration and loan is available online at [katsnet.at4all.com](http://katsnet.at4all.com).

### Carl D. Perkins Vocational Training Center

5659 Main Street  
Thelma, KY 41260  
(606) 788-7080  
[cdpvtc.ky.gov](http://cdpvtc.ky.gov)

### Redwood Assistive Technology Center

71 Orphanage Road  
Ft. Mitchell, KY 41017  
(800) 728-9807  
[redwoodnky.org](http://redwoodnky.org)

### Enabling Technologies of Kentuckiana

812 S. Second St.  
Louisville, KY 40203  
(502) 992-2448  
[entech.spalding.edu](http://entech.spalding.edu)

### Western Kentucky Assistive Technology Center (WKATC)

815 Triplett Street  
Owensboro, KY 42302  
(800) 209-6202  
[wkatc.org](http://wkatc.org)

### HDI – Center for Assistive Technology Services (CATS)

2358 Nicholasville Road, Suite 180  
Lexington, KY 40505  
(859) 218-7979  
[hdi.uky.edu/HDICATS](http://hdi.uky.edu/HDICATS)

## **Alternative Financing Program and Protection & Advocacy for Assistive Technology**

In Kentucky, the AFP program is operated through the Kentucky Assistive Technology Loan Corporation (KATLC). KATLC provides low-interest loans for qualified applicants with disabilities for the purchase of modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices or any other type of equipment or home modification that will improve the quality of life or increase the independence of Kentuckians with disabilities.

### **Kentucky Assistive Technology Loan Corporation**

275 East Main Street  
Mail Stop 2 E-K  
Frankfort, KY 40621  
(877) 675-0195  
(502) 564-6745 (Fax)  
[katlc.ky.gov](http://katlc.ky.gov)

Protection & Advocacy for Assistive Technology is provided through Kentucky Protection & Advocacy (P&A), an independent state agency designated by the Governor as the Protection & Advocacy agency for the state. P&A's staff includes professional advocates and attorneys working together with people who have disabilities to promote and protect their legal rights.

### **Kentucky Protection & Advocacy**

5 Mill Creek Park  
Frankfort, KY 40601  
(800)-372-2988  
[kypa.net](http://kypa.net)

