



## Financing Assistive Technology

The Richard West Assistive Technology Advocacy Center (ATAC) does not offer direct financing of assistive technology devices or services. However, several other programs exist that provide loan services to individuals with disabilities in New Jersey. Additionally, various other federal and state government programs can assist in providing financing for assistive technology devices. Additionally, ATAC can provide advocacy and legal representation services for individuals who are eligible for assistive technology financing but are unable to access such funding.

### Loan Programs

#### *PNC Bank Self-Reliant Loan Program*

The Self-Reliant Loan program offers personal, unsecured loans to eligible individuals with disabilities for assistive equipment including:

- Wheelchairs, scooters, and other mobility aids
- Computers with adaptive software
- Remodeling kitchens and bathrooms for better accessibility
- Service animal maintenance
- Specialty beds
- Stair glides, lifts, and ramps
- “Talking” products, sight aids, and adaptive aids
- Breathing equipment and accessories

Applications may be completed through any PNC Bank branch in New Jersey or toll-free. 1-877-762-7000 (English) or 1-866-465-2762 (Spanish)

#### [Bank of America Access Loans](#) -

The Access Loan can be used for purchasing new or used equipment, vehicles with enhanced accessibility, or home modification projects.

#### *Vehicle Loans*

- Loan financing for purchase of new or used cars, vans or light-duty trucks and necessary adaptive equipment
- Longer repayment period and lower monthly payments
- New vehicles may be financed up to 100% of the purchase price of the vehicle (includes adaptive equipment) plus options, tax, license, documentation fee and service warranty
- Used vehicles may be financed up to 100% of the purchase price plus adaptive equipment, tax, license, documentation fee, and service warranty

## *Home Improvement Loans*

- Ideal for financing certain home modification projects such as: access ramps, installing lifts, widening doors or lowering cabinets to increase accessibility
- Offers choice of Second Mortgage and Home Equity Loans
- Loans up to 100% of your home's appraised value
- Lower minimum loan amounts with longer repayment periods means lower monthly payments
- Fixed-interest rates mean stable monthly payments.

To apply, call 1-800-900-9000 (voice) or 1-800-833-2632 (TTY)

## **Federal Government Programs**

[Medicare](#) - public health insurance for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure. Under Medicare Part A, AT devices or services may be covered if considered "medically necessary" while inpatient at a hospital or skilled nursing facility. Under Medicare Part B, an AT device may be covered if it is:

- "Medically necessary" as determined by a qualified/licensed medical physician and documented by the physician's prescription
- Considered by Medicare as durable medical equipment
- Medical equipment and supplies, or
- A prosthetic device

For more information, call 1-800-MEDICARE or visit <https://www.medicare.gov/>

*Medicaid* - health care assistance for individuals who meet income eligibility requirements. Medicaid will purchase, rent, or lease various types of assistive devices for Medicaid beneficiaries as "durable medical equipment" which must be:

- prescribed by a physician
- used to restore or approximate normal function of a missing, malfunctioning, or malformed body part directly related to a diagnosed medical condition
- expected to provide a therapeutic benefit

[Internal Revenue Service](#) – The IRS allows full or partial deductions for certain assistive technology devices, including prosthetic limbs, eyeglasses, hearing aids, Braille books and magazines, special telephone equipment for hearing-impaired persons, equipment that displays closed-captioning or video captioning, the cost and maintenance of a scooter, wheelchair, van lift, or adaptive driving controls, the cost and care of a guide dog or other animal aiding a person who is blind or has a physical disability and certain home improvements.

For more information, call 1-800-829-1040

## **State Government Programs**

[Division of Disability Services](#) – The Medicaid Home and Community-Based Waiver Programs may provide coverage under Medicaid for environmental modifications, such as ramps and bathroom renovations.

## State Government Programs Continued:

[Department of Health and Senior Services](#) - The Community Choice program can help provide financial assistance with home modifications for individuals in nursing homes that are trying to return home.

[Division of Vocational Rehabilitation Services \(DVRS\)](#) - DVRS will often pay for assistive technology if the technology will enhance the worker's ability to prepare for, get, or maintain a job. The person seeking assistance is required to meet eligibility requirements and be a client of DVRS.

Telephone: 866-871-7867 or 609-292-5987  
TTY: 609-292-2919  
Fax: 609-292-8347

[The Commission for the Blind and Visually Impaired \(CBVI\)](#) - CBVI seeks to provide specialized services to persons with vision problems, educate and work within the community to reduce the incidence of vision loss, as well as improve attitudes concerning people with vision loss. CBVI consumers may request the following services: applications for handicapped parking placards; income tax certification letters; self-help peer groups; community companions or volunteers; referral to community based programs and services; reduced fare applications for public transportation; low and high technical aids and appliances; complaint resolution; and consumer advocacy.

Telephone: 973-648-2324

*New Jersey Veterans Affairs* - The state veterans affairs office can provide counseling and assistance in accessing veterans' benefits. Veterans may be entitled to assistive technology equipment or devices as part of their federal [Department of Veterans Affairs \(VA\)](#) health care benefits if the equipment or device is determined to be medically necessary. In addition, the VA's Blind Rehabilitation Service may pay for devices for veterans who are blind or visually impaired, and the VA's Vocational Rehabilitation and Employment Service may provide employment-related AT as part of its Independent Living Program.

Benefit Hotline: 1-888-8NJ-VETS

[NJ Veterans Affairs](#)

## Schools and Educational Systems

Local school districts may pay for devices if the products are necessary for that child to function in the classroom. Parents must be prepared to demonstrate how the device will enhance their child's ability to obtain an appropriate education in the least restrictive environment possible, which is the legal requirement under the Individuals with Disabilities Education Act (IDEA).

Under IDEA, each public school child who receives special education and related services must have an Individualized Education Program (IEP) that describes the goals set for the child for each school year, as well as any special supports that are needed to help achieve those goals. Including a detailed justification for the purchase of one or more assistive products in a child's IEP is one of the most frequently used methods to obtain funding for the product(s) from a school system.



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🌐 [disabilityrightsnj.org](http://disabilityrightsnj.org)

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