



Finding Your Strategy: Understanding Assistive Technology Funding Resources

Tools for Life
www.gatfl.org

Wednesday, Sept 25, 2013
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www.amacusg.org

Webinar Archives

- This webinar is being recorded
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Credits

- **CEUs** are approved for .15 clock hours and are administered through Georgia Tech Professional Education
- **CRCs** are approved for 1.5 clock hours and are administered through the Commission on Rehabilitation Counselor Certification
- To receive your verification form, send an e-mail with the webinar title and date, your full name, organization, city, state, e-mail address and date of birth to Liz.Persaud@gatfl.gatech.edu



Webinar Evaluation

At the end of today's webinar, we ask that you please take a moment to complete our survey:

<https://www.research.net/s/TFLwebinar>

AMAC

AMAC Accessibility is a social change organization on a mission to create affordable services for governmental, private and non-profits organization working with individuals with disabilities. Services include e-text, braille, captioning, assistive technology, office management software and consulting.



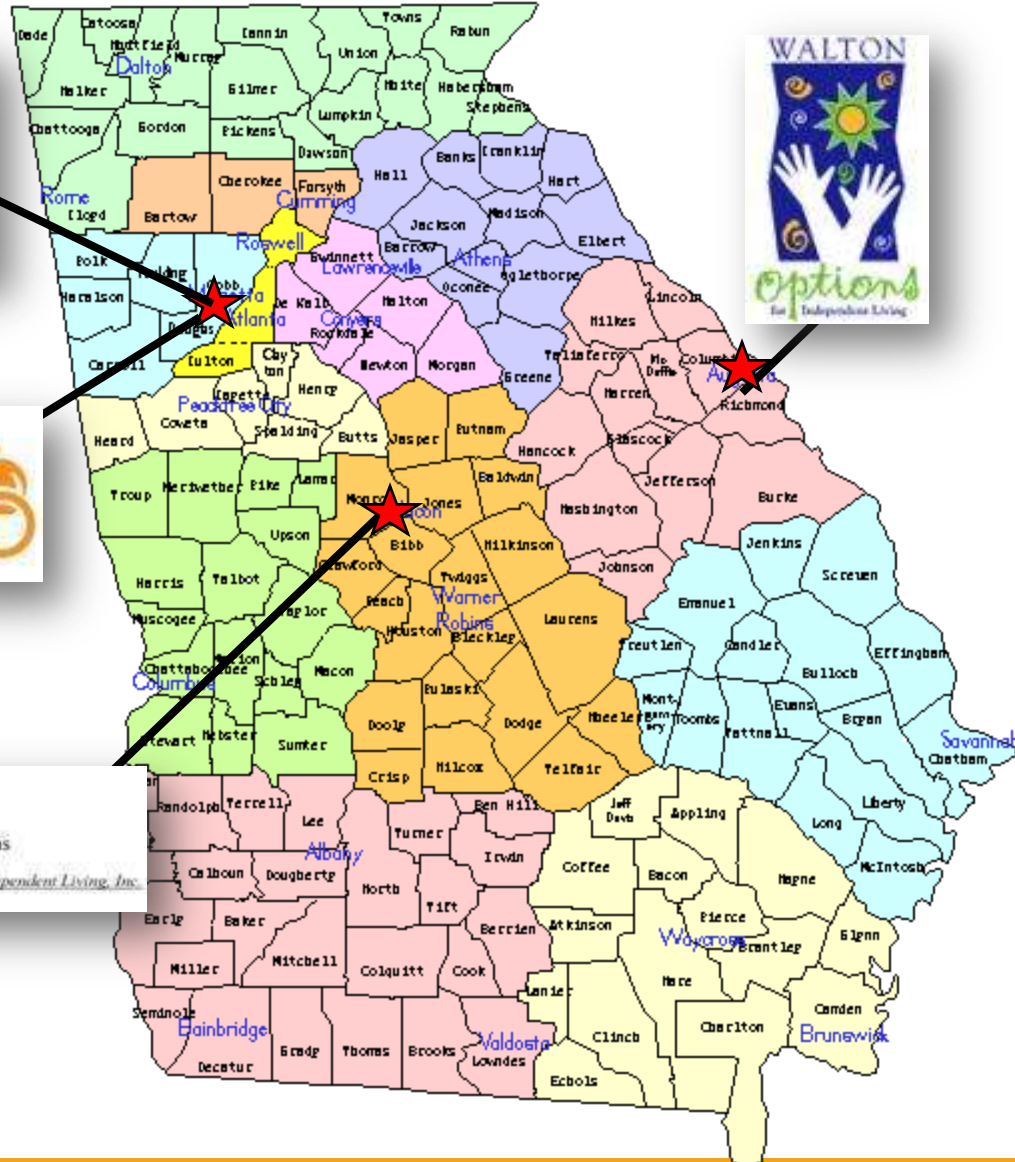
Tools for Life Mission

We're here to help Georgians with disabilities gain access to and acquisition of assistive technology devices and assistive technology services so they can live, learn, work, and play independently in the communities of their choice.



Tools for Life Network

- AT Lending Library
- AT Evaluations & Training
- AT Demos
- Resource and Assistance
- AT Funding Assistance
- DME Reuse



PASS

Plan to Achieve Self- Support



What is a PASS

- Supplemental Security Income (SSI) Work Incentive called “Plan to Achieve Self Support”
- A plan to reach a specific work goal
- Allows you to set aside income or excess resources for items or services you need to reach the work goal
- Can be used to purchase Assistive Technology



How is PASS funded

- Do you receive SSI ?
- Have income in addition to SSI ? (wages, other benefits , excess resources ?)
- These sources of income can be used to fund a PASS
- Resources or income set aside in a PASS are not counted towards \$2,000 SSI resource limit and will not reduce SSI cash benefit

How PASS Works

- Choose your work goal
- Identify training , items or services you need to reach the work goal
- Find out costs of the items or services you need
- Identify steps you will take to reach your work goal
- Complete PASS application form

How do I set up a PASS?

- Obtain PASS form “ Plan to Achieve Self Support “ (SSA-545-BK) from :
- www.SocialSecurity.gov/online/ssa-545.html to print the form OR
- Contact Atlanta Region PASS Cadre at 800-254-9489 and request the form
- Need help completing the PASS form? Contact your Work Incentive Planning and Assistance Program (WIPA)

What Happens to Your PASS?

- Mail to PASS Cadre - 1200 Rev Abraham Woods Jr Blvd , Birmingham AL 35285-0001
- A PASS expert will review and contact you about your plan
- May request more information
- Once the plan is approved ,the PASS expert will work with you to make sure you reach your goal

What Defines a Good PASS?

A specific work goal has been identified

The individual has a reasonable chance of achieving the work goal

Milestones are well defined, showing the steps needed to reach the work goal, ending with the date of job search and employment

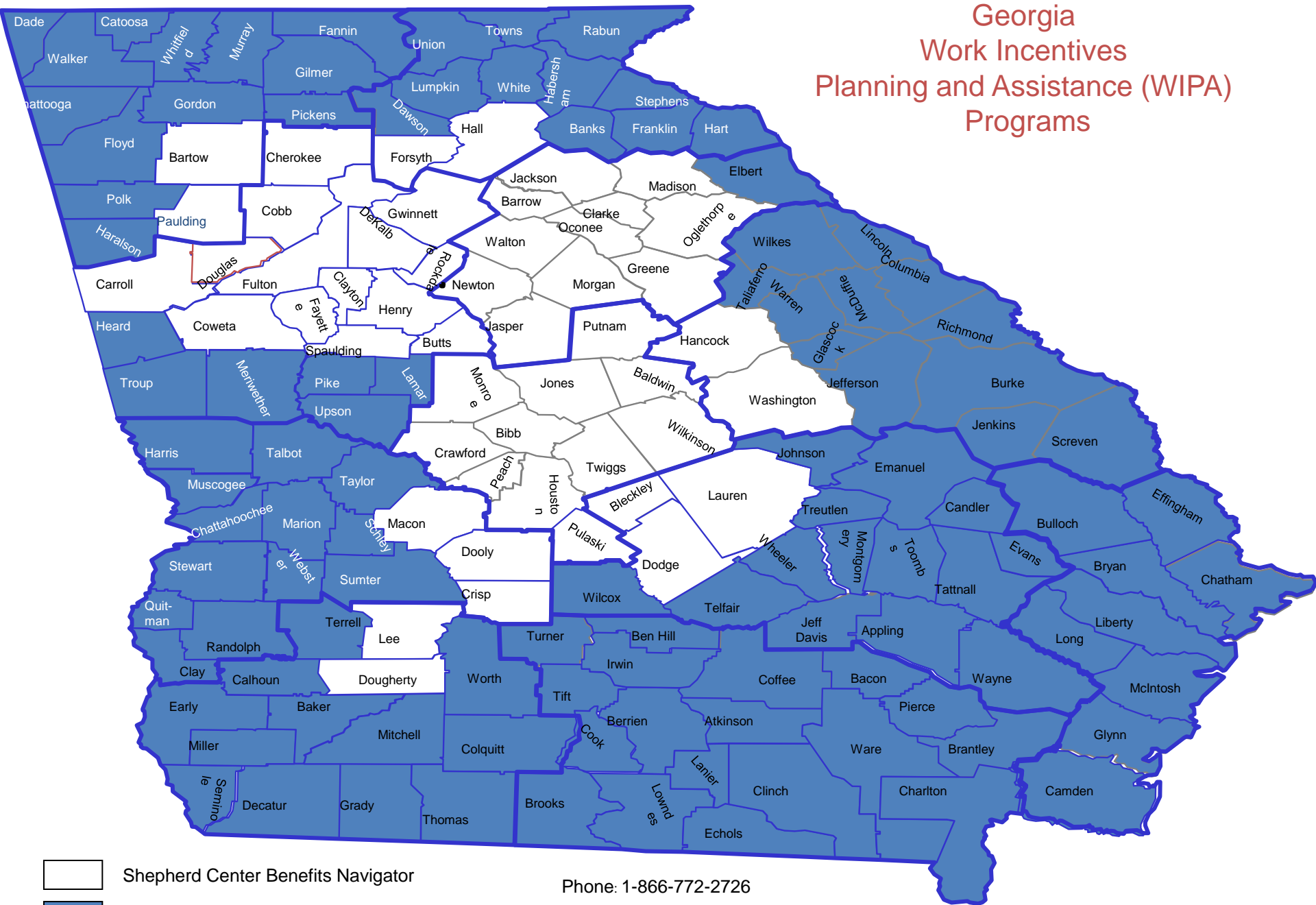
Expenses are additional, necessary, and reasonable in cost.



What is WIPA?

- Work Incentive Planning and Assistance programs are funded through SSA and based in community agencies around the country
- They provide information on Social Security rules about working and benefits for people with disabilities
- Free Service !
- Two programs in Georgia

Georgia Work Incentives Planning and Assistance (WIPA) Programs



Shepherd Center Benefits Navigator
Georgia Rehabilitation Outreach Project

Phone: 1-866-772-2726
Phone: 1-866-489-0001

Other Resources for People in Georgia

- GVRA WIPA “GROUP” 1- 866- 489 – 0001
- Shepherd Center WIPA “Benefits Navigator” –
- Sally Atwell 404 – 350 – 7589
- Curtis Rodgers 404 – 350- 7598
- www.benefitsnavigator.org

ATLANTA REGION PASS CADRE

- Phone: **1-800-254-9489**

- FAX: 205-801-3367

- Mailing Address:

Social Security Administration
PASS Cadre
1200 Rev Abraham Woods Jr Blvd
Birmingham, AL 35285-0001

PASS Specialists
DeWayne Brown, Steve Doty,
Jodie Oakes, Lora Richardson, Yana Wiggins

*Alabama, Florida, Georgia, Kentucky, Mississippi,
North Carolina, South Carolina, Tennessee*

Resources for Everybody

- <http://www.chooseworkttw.net/resource/jsp/searchByState.jsp>
- This site can help you find the WIPA project in your state as well as other resources and service providers related to employment
- <http://www.ssa.gov/disabilityresearch/wi/pas/scadre.htm>
- This site directs you to the PASS Cadre that serves your state

Funding Assistive Technology (AT)

The Power of Advocacy

Naomi Walker, J.D.
Georgia Advocacy Office
150 E. Ponce de Leon Avenue, Suite 430
Decatur, GA 30030
(404) 885-1234
nwalker@thegao.org

Georgia Advocacy Office (GAO)

- Georgia's Protection and Advocacy System
- Federally mandated to advocate with and on behalf of people who have disabilities or mental illness
- Statewide

GAO's Priorities

- Protect people with disabilities or mental illness from abuse, neglect, and death
 - GAO's focus is working with and on behalf of people who are among the most vulnerable
- Redress discrimination and advocate for the legal rights of people with disabilities or mental illness
- Encourage self advocacy and advocacy by ordinary citizens

GAO's Principles

- The Importance of Self Advocacy and Advocacy on behalf of another person
- The power of ordinary citizens
- Lasting relationships

GAO's Vision

“GAO envisions a Georgia where all people have value, visibility and voice; where even the most difficult and long-lasting challenges are addressed by ordinary citizens acting voluntarily on behalf of each other; and where the perception of disability is replaced by the recognition of ability.”

Assistive Technology's (AT's) role; PAAT

AT Funding Advocacy Strategies

- Seek out as many funding programs as possible
- Learn as much as you can about the funding sources before approaching them
- Based on the funding program, learn how to document the need for the sought-after AT
- Follow through

Healthcare Funding Programs

- Medicaid versus Medicare
 - General/Educating yourself
 - Eligibility
 - Benefits
 - Need
 - Process and Following through
- Private Health Insurance

Resources

- General

- Tools for Life's Funding Guide:

- www.gatfl.gatech.edu

- Neighborhood Legal Services, Inc.: www.nls.org

- Medicaid

- Georgia Health Partnership/Provider Manuals:

- [www.mmis.georgia.gov/portal/PubAccess.Provider
r%20Information/Provider%20Manuals/tabId/54/
Default.aspx](http://www.mmis.georgia.gov/portal/PubAccess.Provider%20Information/Provider%20Manuals/tabId/54/Default.aspx)

Resources

- Medicare
 - Centers for Medicare and Medicaid Services (CMS):
www.cms.gov
 - Center for Medicare Advocacy, Inc.:
www.medicareadvocacy.org
- Private Health Insurance
 - The Office of Insurance and Safety Fire Commissioner:
georgia.gov/popular-topic/learning-about-insurance

Resources

- Georgia Advocacy Office

150 East Ponce de Leon Avenue, Suite 430

Decatur, GA 30030

404 885-1234

800 537-2329

FAX: 404 378-0031



Presented by:

Caroline King, Community Engagement Coordinator



- Core Services:
 - Credit-Able
 - Financial Education



- Financial Education Workshops:
 - Managing Your Money
 - Basics of Banking
 - Understanding Your Credit

Georgia's Alternative Financing Program for Assistive Technology



Assistive Technology



Defined as:

“Any item, piece of equipment, product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.”

- Public Law 108-364

Assistive technology service



Defined as:

“Any service that directly assists an individual with a disability in the selection, acquisition, or use of an assistive technology device.”

- Public Law 108-364

Financial Partners



Examples of Assistive Technology



Vision Equipment

- GPS Navigation Equipment
- Portable video magnifiers
- Note takers
- Braille machines/displays
- Glasses



Examples of Assistive Technology



Home Modifications

- Environmental Controls
- Voice activated phone dialing
- Tactile surfacing

Computers and Adaptive Software

- CCTV's
- Screen reading software
- Voice controlled software
- Magnification software



Credit-Able Program Criteria



To receive a Credit-Able Loan you must be:

- A resident of Georgia

AND

- An **individual** with a disability

OR

- A **family member** or legal guardian of an individual with a disability

OR

- An **employer** of an individual with a disability
- Able to pay back the loan
- Using the loan to buy assistive technology equipment and services

Range of Loans, Terms, and Interest Rates



- Range of Loans Approved:
\$250 to \$55,000
- Length of Loans Approved:
6 months to 8 Yrs
- Interest Rates:
5.0 % - 9 %

The Bottom Line: YOU Save Money!

Traditional Financing

- \$2,000
- 22% (rate of average credit card)
- 3 year term
- Monthly payment = \$76.38
- Total interest paid = \$749.71

Credit-Able Financing

- \$2,000
- 5.4%
- 3 year term
- Monthly payment = \$60.30
- Total interest paid = \$170.86

Total interest saved: \$578.85



How Can I Prepare for a Credit-Able Loan?



Know Your Price Range



Determine Your Income and Your Expenses

Income

- Earned Income
 - \$ Received for work
- Unearned Income
 - \$ From pensions, SSI, etc.
- Gross Earnings
 - Income **before** taxes
- Net Earnings
 - Income **after** taxes

Expenses

- Fixed Expenses
 - Necessities that do not change from month to month
(i.e. rent, mortgage, insurance)
- Flexible Expenses
 - Necessities that may change from month to month
(i.e. groceries, electric/heat/water bills)
- Discretionary Expenses
 - Not necessary
(i.e. eating out, movies, cable bills)

How much can I afford to pay?

- Determine how much you need to cover all necessary expenses
- Subtract this from your NET (post-taxes) income

In other words...

Total #1

-Total #2

-Total #3

\$ available for loan payment

My <u>Net</u> Income	
Source	Amount
1	
2	
3	
4	
TOTAL #1	
My Expenses	
Fixed Expenses	Amount
1. Rent/Mortgage	
2. Insurance Payment	
3. Other Loan Payments	
ETC.	
TOTAL #2	
Flexible Expenses	Amount
1. Groceries	
2. Heating Bill	
3. Electric Bill	
4. Savings Deposit	
ETC.	
TOTAL #3	

Other Loan Readiness Tips



- **Explore Funding/Grant Options**
 - Funds/Grants may be available to help supplement your loan
- **Report all Available Income**
 - Including income of significant others, PASS income, etc.
- **Borrowing vs. Buying**
 - Be sure the product you wish to purchase is what you are looking for
- **Ask a Co-Signer**



For more information:



Contact:

The Center for Financial Independence & Innovation, Inc.

Daphne Brookins, Consumer Liaison

Office: 404-541-9005

FAX: 888-724-2287

Email: daphne@thecfii.org



Questions





Webinar Evaluation

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Thank You!





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Disclaimer

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