

## Step 4: Determine potential funding sources.

### *What potential funding sources are available?*

Now that you have determined the AT need, begin the process of requesting funding assistance. You may choose to personally pay for the AT, if that is possible. On a case by case basis, there may be sources legally mandated to assist with the purchase of the AT.

Before approaching any one source; it would be helpful to make a list of all possible sources and then prioritize them. This will provide ready options to go to if you have difficulty with the primary choice. The key, again, is to be well-prepared: with choices, with documentation, with determination.

Individuals may want to seek assistance in identifying and approaching funding sources. Possibilities would include the Durable Medical Equipment (DME) vendor, a case manager, a social worker, a health care professional, or one of the professionals that helped the individual to identify the AT devices and/or services to meet the individuals AT need(s). It is important to involve as many support people as possible.

### *At this point in the process you should ask yourself the following questions:*

- Can you or your family pay for the device?
- Do you have private health insurance? If so, does the policy cover the type of AT devices and/or services that are needed?
- Are there public funding sources available and appropriate for the individual's need and circumstances?
- Are there limits to how much the program pays?
- Does your particular disability qualify and is there financial criteria that must be met?
- Who will "own" the AT device or equipment, the individual or the public agency/program?
- Are there private funding sources available?
- What is the specific eligibility criteria for each one?
- What is the application process? How long is the wait and are funds readily available?
- Do you qualify for any low-interest loan program available through ABLE Tech?
- Are there manufacturer or company rebates or discounts available for the specific AT device or equipment?
- Does the equipment supplier or vendor have special approaches to financing?
- Is a home equity loan a possibility?

A personal or home equity loan could be done as a last resort if you just do not wish to get involved with a lot of bureaucracy and red tape. Conventional bank loans, however, may be difficult to obtain for assistive technology. Also, Oklahoma ABLE Tech and BancFirst have the Alternative Financing Program (AFP), a customized lending program for financing assistive technology.

Traditional sources that have provided funding for assistive technology in the past are currently a time when "precedence setting" may occur. A strategy that might be effective in another state may not be as effective in Oklahoma. If the assistive technology is a newly developed device, the funding source may take a conservative "hands-off" attitude. Knowing these things, it is important to plan the strategy and show patience and respect when dealing with prospective funding sources.

### Helpful Hints for Approaching Funding Sources

- Be polite, pleasant, and businesslike.
- Communicate in writing whenever possible and keep a copy. Encourage and develop a positive working relationship by directing letters or calls to the same person each time.
- Maintain a routine connection with the funding source and DO NOT permit time gaps of three or more months between communications.
- Maintain a record of ALL written and verbal communications. This is a time that you should NOT follow any "don't call us, we'll call you" practices. "The squeaky wheel gets the grease!"
- Offer cooperation and willingness to provide proof of medical necessity and show how the technology will benefit the funding source.
- When questioned, try to educate and inform in an assertive, knowledgeable manner, emphasizing long-term monetary benefits to the funding source.
- Remain patient and diplomatic while being persistent and assertive.
- Never threaten the agency or company with legal action, unless you are being discriminated against. This is an often-heard threat and will not intimidate any agency or insurance company. In fact, it often reduces chances of getting needed AT and/or delays the process significantly.
- When someone goes out of his/her way to help, express sincere thanks and appreciation.
- Keep records of the names of people spoken to, what was said, where you were referred to next.