

ASSISTIVE TECHNOLOGY LOAN PROGRAM ORIENTATION

National Disability Institute

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Submitting Questions or Technical Difficulties

For Q&A: Please use the Q&A box to send any questions you have during the webinar to Laurie Schaller.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing lschaller@ndi-inc.org.

National Disability Institute (NDI)

- Our Vision: We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission: We collaborate and innovate to build a better financial future for people with disabilities and their families.
- Reliable source of COVID-19 information and resources including financial education and financial coaching / counseling services available at NDI / Financial Resilience Center:
nationaldisabilityinstitute.org
financialresiliencecenter.org

NDI Assistive Technology (AT) Loan Program

NDI received grant funding for the Alternative Financing Program (AFP) through the U.S. Department of Education's Rehabilitation Services Administration.

NDI provides remote AT Loan Services including:

- Referrals, assistive technology loans, and financial education in the communities of New Jersey and New York. Please see our AT Resource Guides for NJ and NY residents at: <https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/>
- AT loans from \$500 to \$30,000, at six percent interest or less, for the **purchase or refinance** of assistive technology. Lending terms are flexible allowing people to develop or improve their credit with timely loan repayment.

The contents of this orientation were developed under a grant from the Department of Education.

However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.

Orientation Welcome

- NDI has partnered with AXiO Bionics to inform you of the newest AT available;
- Understand what assistive technology (AT) includes;
- What options for AT services and purchasing options are available to help you obtain AT that best meets your needs.

This session is being recorded and will be posted within one week:
assistivetechloans.com

What is Assistive Technology?

Assistive technology (AT) is any technology that can help any person with a disability perform an action that a person without a disability can typically do.

- AT ranges from hearing and vision aids, smart home systems, scooters, stair climbers, home or vehicle modifications, computers, smart phones and business equipment.
- AT also includes various types of wheelchairs; today we are spotlighting AXiO Bionics.



What is Wearable Therapy®

Wearable electrical stimulation systems

Devices that:

Work **with** the body and encourage muscle activity

Replace or augment neurological function

Manage pain and spasms

Josh Schueller



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FDA Allowed Indications

1. Pain Management
2. Relaxation of muscle spasms
3. Maintaining or increasing ROM
4. Prevention of disuse atrophy
5. Increase blood circulation
6. Muscle Re-education
7. Functional Electrical Stimulation

Wearable Therapy®

We treat the physical effects of paralysis from:

- Spinal Cord Injury
- Traumatic Brain Injury
- Stroke
- Cerebral Palsy
- Multiple Sclerosis
- Hemispherectomy
- Chronic Pain



Benefits of Wearable Therapy®

(BioSleeve Muscle Stimulation System)

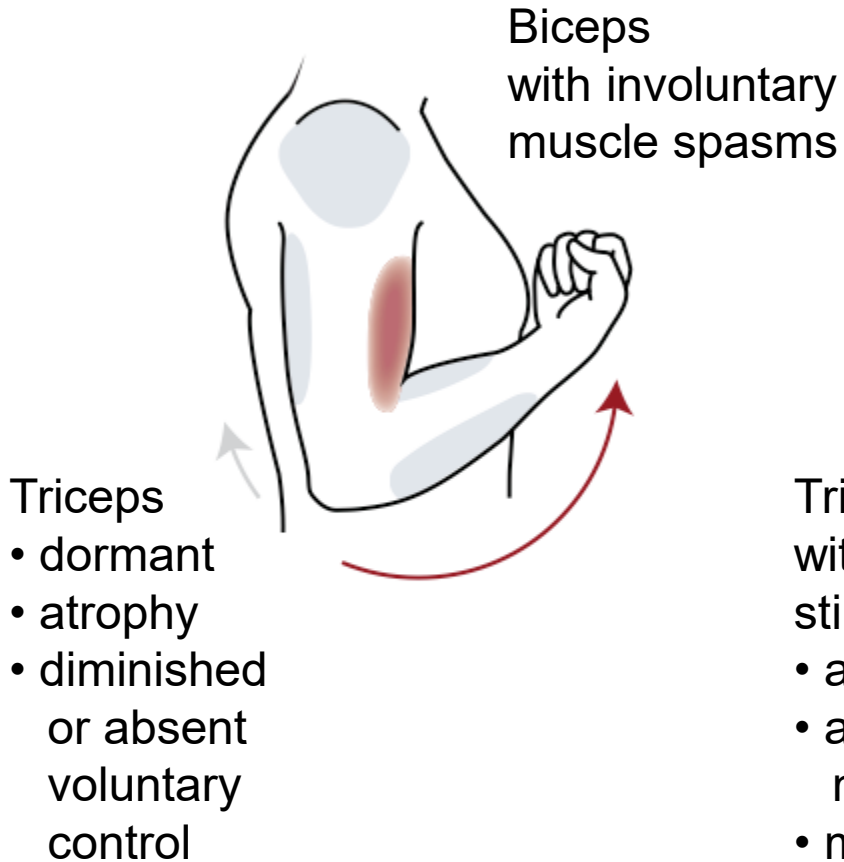
The Hemiplegic Arm

- Straightens arm
- Relaxes muscle spasms
- Improves circulation
- Manages muscle atrophy
- Encourages arm usage

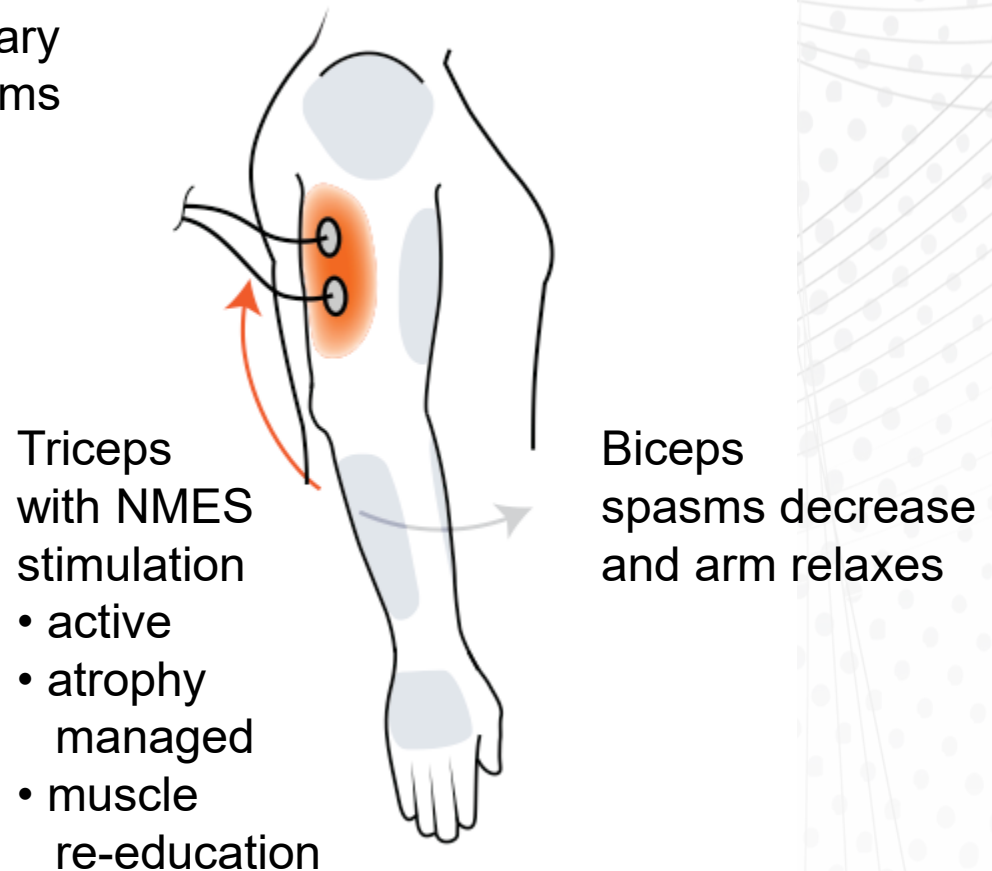


The Problem / The Solution

Muscle Imbalance



Rebalancing of Forces



AxioBionics Systems Benefits



- No drugs
- Reusable electrodes
- Easily applied by caregivers
- Better compliance, efficacy
- Boosts therapy time

For Muscle Stimulation

Unprecedented Muscle Therapy Time

- Traditional therapy delivers
~ 36 hours of therapy a year*
- Wearable Therapy can deliver

4,000 hours

Therapy Time
with the
Upper Extremity
BioSleeve
4,000 hrs/yr

Typical In-Clinic
Therapy Time
36 hrs/yr



Therapy Time:
hours per year

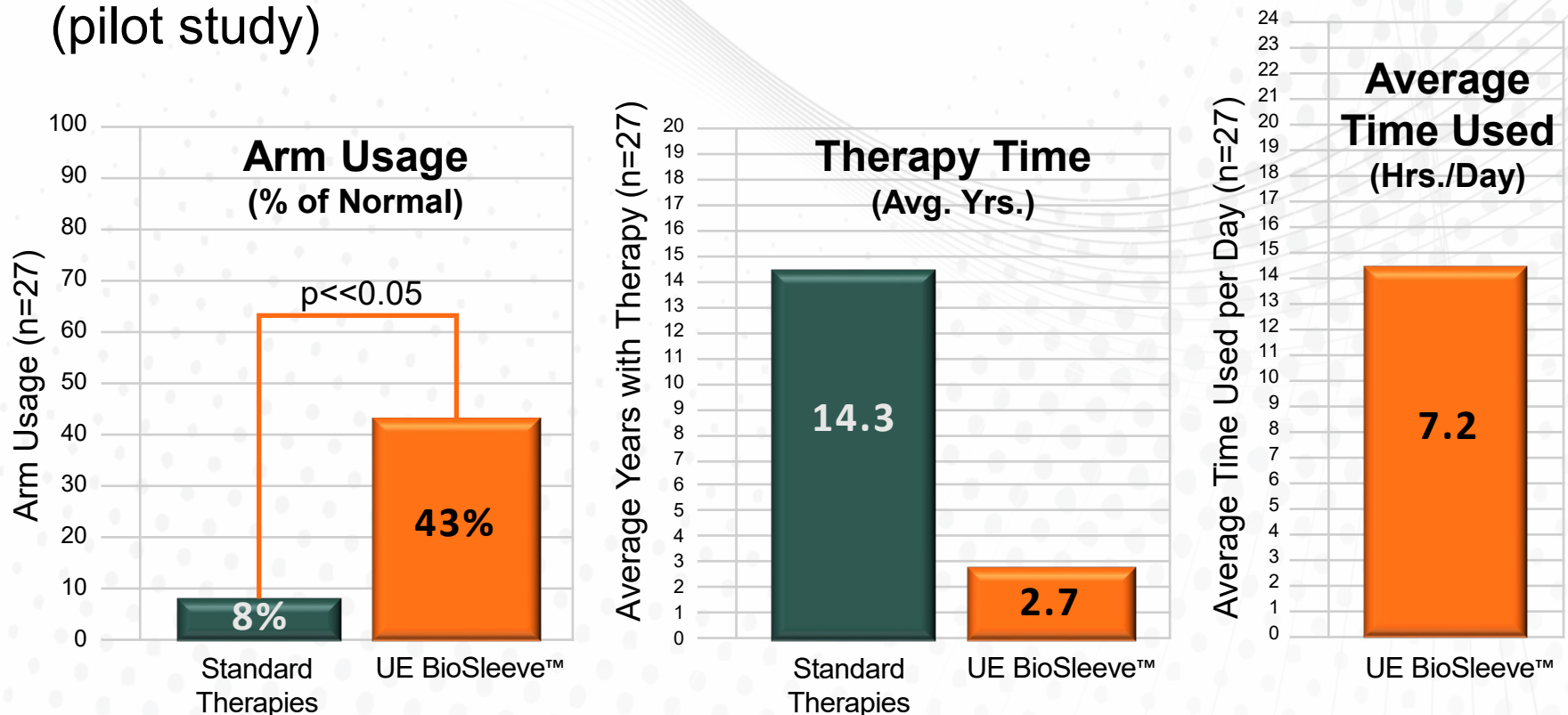
*based on standard reimbursement hours

Clinical Evidence



ARM USAGE IN HEMIPLEGIA

Effectiveness of the Upper Extremity BioSleeve Neuromuscular Stimulation System in the Re-education of Muscle in the Hemiplegic Patient. A retrospective review. 2019.
(pilot study)



Case Study



Drew
Dx: C1-2 SCI

Left photo:
Near time
of injury

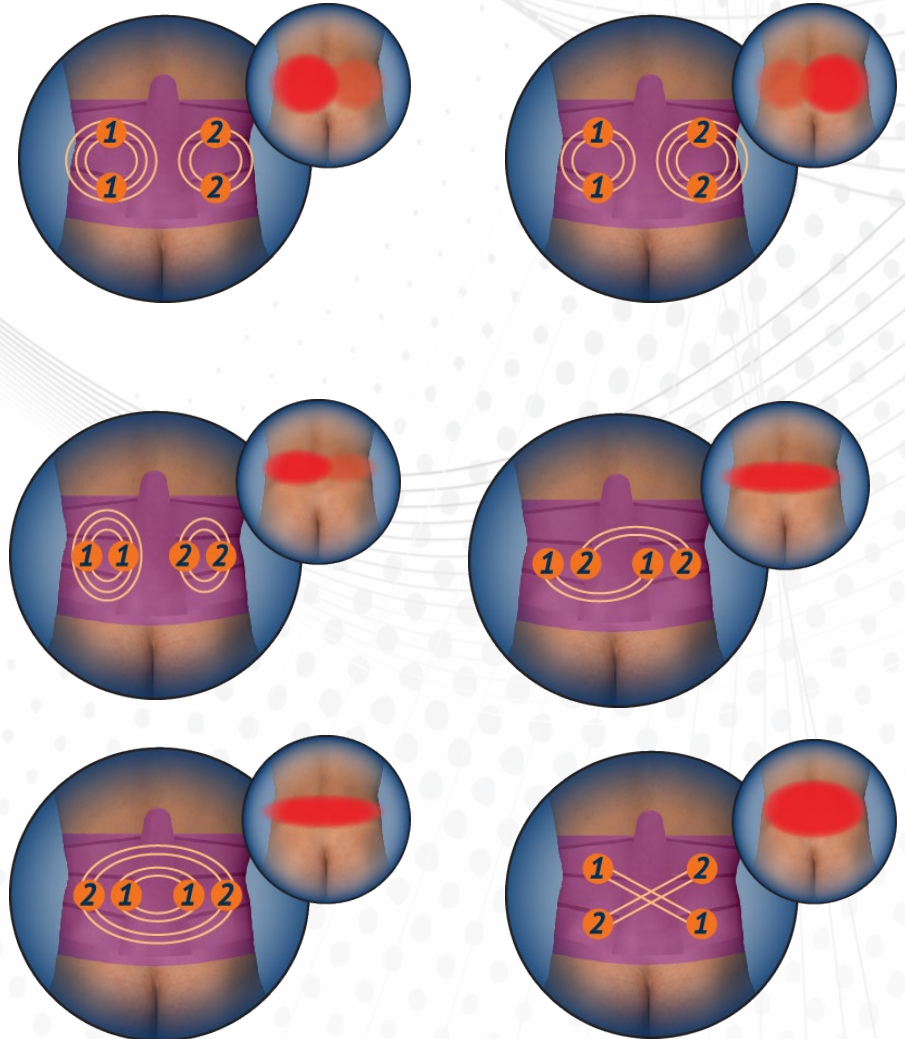
Right photo:
10 years later

BioVest for chronic upper, middle, and lower back pain

**We can customize our pain
systems to address one or
more areas of pain**



BioBelt LSO Adaptable Stim Field



The BioBelt contains 4 large BioGel Electrodes

- ❖ Large electrodes cover the majority of the lower back
- ❖ Electrodes last 5-10 years
- ❖ Shiftable if pain changes



The AxioBionic Advantage

- ❖ **Non-drug / non-invasive**
- ❖ Invokes the body's ability to suppress pain and muscle spasms
- ❖ Easy to apply
- ❖ Easy to be active with it on
- ❖ Fast pain relief
- ❖ Stim dosage can be changed to match level of pain
- ❖ Large area of pain covered



We Make the Body Better.

Axiobionics.com

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Options for Purchase

- Grants: AT Resource Guides for NJ and NY residents at: <https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program>
- Personal savings;
- ABLE account savings as a qualified disability expense: [ablenrc.org](https://www.ablencr.org)
- SSI / SSDI work support:
 - Plan for Achieving Self-Support / PASS: [passonline.org](https://www.passonline.org)
 - Impairment Related Work Support / IRWE: [ssa.gov/ssi/spotlights/spot-work-expenses.htm](https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm)
- NDI Assistive Technology Loan Program: [nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/](https://www.nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/)
 - Loan Application: [nationaldisabilityinstitute.org/wp-content/uploads/2019/08/ndi-loan-application-non-home-modification-loan.pdf](https://www.nationaldisabilityinstitute.org/wp-content/uploads/2019/08/ndi-loan-application-non-home-modification-loan.pdf)
 - Spending Plan Orientation recording available at: <https://youtu.be/LsXI2QIDVsk>

Spending Plan

National Disability Institute (NDI) has contracted with banks to provide affordable loans for the purchase of assistive technology;

Lending terms are favorable and can help a person develop and/or improve their credit;

Interest rate is 4% for New Jersey and 6% for New York residents;

Loans are made payable directly to the AT vendor;

NDI requires the completion of a spending plan as part of the loan application; this helps to ensure that loan applicants have the income to afford their monthly expenses and repay the loan timely;

Borrowers have the opportunity to develop or improve their credit with timely payments made directly to the servicing bank; to date the repayment rate is 100%.

Income

If applying for a loan, please gather proof of all income and be prepared to FAX with your loan application.

For example:

- Photo ID;
- HUD / Section 8 award letter;
- Retirement Statement;
- Pension disbursement statement;
- SSI and/or SSDI award letter;
- SNAP (food stamp) award letter;
- Provide proof of any source of income for the loan applicant(s);
- Voided check for establishing ACH loan payments.

Credit Report

- If applying for an NDI AT loan, the loan program will soft pull your credit report and set up an appointment to review items when your application is submitted to NDI.
- Each adult, age 18 or older, can get a free copy of their credit report every year: annualcreditreport.com/index.action.
- If you are interested in knowing your credit score, you can order your free credit report and score at: creditkarma.com
- Credit Karma guidance on how to dispute items on your credit report: creditkarma.com/advice/i/credit-karma-direct-dispute

Loan Review Process

NDI has a Loan Committee comprised of people who work within the field of disability, health care and employment. More than 50 percent, are people with disabilities.

- Your personally identifiable information is not shared with the loan committee members; the team reviews a summary of each loan application;
- Decisions are made by consensus. Everyone on the loan committee must agree that the application is either pre-qualified or denied.
- Anyone who does not need a loan at this time is welcome to apply to serve on the Loan Committee:
ndiinc.formstack.com/forms/loan_committee_application

Comparison

Loan	Cost / Term	Interest	Monthly Payment	Payment Total
AT Vendor	\$10,000 / 5 years	16%	\$243.18	\$14,590.83
Credit Card	\$10,000 / 5 years	24%	\$287.68	\$17,268.78
NDI AT loan	\$10,000 / 5 years	6%	\$193.00	\$11,580.00

A NDI AT loan could help a person save **\$3,010** or more while developing positive credit.

A person who has high interest rate AT financing may apply with the NDI AT Loan program for a **refinance loan**.

NDI Loan Application Timeline Averages 2 Days:

Activity	Time
Review AT Fact Sheet	5 minutes
Review Loan Application Instructions & Check List	20 minutes
Research the AT Resource Guide for New Jersey or New York to find the right AT and funding for you.	Your timeline
Complete Orientation and Spending Plan	1 hour to view and complete spending plan
Complete on-line NDI Loan Application, Upload Spending Plan, Verifying Documents	1 hour
Participate in Intake Appointment; review credit report and pre-application	1 hour
Loan Committee Review	Within 2 weeks
Pre-Qualified Loan Packet to Financial Institution, Loan Document Signatures, Loan Provided	Within 10 days

Contact

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Orientations are archived;
Virtual presentations available in NJ and NY