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.
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 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.
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
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
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

Untreated
Muscle Imbalance

- Biceps with involuntary muscle spasms
- Triceps
  - dormant
  - atrophy
  - diminished or absent voluntary control

Rebalancing of Forces

- Triceps with NMES stimulation
  - active
  - atrophy managed
  - muscle re-education
- Biceps spasms decrease and arm relaxes
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

*based on standard reimbursement hours
ARM USAGE IN HEMIPLEGIA

Arm Usage (% of Normal)

- Standard Therapies: 8%
- UE BioSleeve™: 43%

Average Years with Therapy (n=27)

- Standard Therapies: 14.3 years
- UE BioSleeve™: 2.7 years

Average Time Used per Day (n=27)

- UE BioSleeve™: 7.2 hours
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

Josh Schueller, PT  josh.schueller@axiobionics.com
Philip Muccio, CPO  philipmuccio@axiobionics.com
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
- SSI / SSDI work support:
  - Plan for Achieving Self-Support / PASS: passonline.org
- NDI Assistive Technology Loan Program: nationaldisabilityinstitute.org/financial-wellness/assistive-technology-loan-program/
  - 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%.
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
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:

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

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Orientations are archived;
Virtual presentations available in NJ and NY