National Disability Institute

Asistive Technology Loan Spotlight Webinar

 Permobil F5 Corpus VS Power Standing Wheelchair

Thursday, April 28th, 2022

Presenters: Eleni Halkiotis (Permobil), Laurie Schaller (NDI)

4-28-22. 11:00 a.m. SNX National Disability Institute Assistive Technology Loan. Topic: Permobil F5 Corpus VS.

Presenter. Eleni Halkiotis. Laurie Schaller, Host. (Tech difficulty/Meeting in progress).

>> We have an Assistive Technology Loan here at National

Disability Institute. And we received a grant through the US Department of Educations Rehabilitation Services to provide services that include outreach and promotional webinars like today's session. Really spotlighting standing wheelchairs. (indiscernible).

Referral to financial counseling, or other programs that can help people get the Assistive Technology that they need.

Next slide.

So, what is Assistive Technology? It is any technology or accommodation or accessibility feature that can help a person perform an action that a person who does not have a disability can typically do.

An AT ranges from apps, hearing and vision aids, smart home systems, Smartphones, stair climbers, standing wheelchairs, home or vehicle modifications, adaptive recreation natural equipment, accessible housing pods, business equipment and more. So, you're welcome to go to our website here at National Disability Institute to view spot lights covering many different forms of Assistive Technology and we're really trying to capture information about the newest types of Assistive Technology available. Next slide.

So, today we will be spotlighting Permobil and standing wheelchair actions and well discuss how a standing wheelchair can be life-changing.

A review of standing wheelchair options and how to know if a standing wheelchair is right for you. And we will also cover possible funding for Assistive Technology including the Permobil standing wheelchairs.

Next slide.

Great. So today's spotlight is on Permobil. And next slide, I will like to introduce Eleni Halkiotis. And Eleni is a graduate of University of Sciences in Philadelphia and has practicing

Occupational Therapy since 2005. And she really specializes in the seating and mobility services. And she has been a therapist for individuals who have multiple sclerosis. And thank you for joining us today, Eleni. >> Thank you very much for having me. And yes, I appreciate everyone logging in to learn about Permobil F5 Corpus VS. So the presentation I'm going to keep the camera off so the presentation can be capturing the slides and our interpreter services.

Next slide please.

I am a Regional Clinical Education Manager for Permobil. And Permobil also has equipment representatives around the world. If you're not familiar with the Permobil representative for your area, you can find them on our website by going to WWW.HUBPermobil.com/sales-locator, and entering your zip code. Before we begin, I would love to fine out who we have on today's webinar.

Ashley, can you please launch poll number 1? >> The first poll includes, who do we have in the audience today? And occupational therapist, a physical therapist, an ATP supplier, a user of Assistive Technology, and a possible funding source for Assistive Technology, or others. >> It looks like we have about 15%. Attend dees who are occupational therapist, 23% who are physical therapist, 4% who are ATP suppliers, 8% who are end users. One attendee who is part of a funding source and then half of the participants fall in another category. So thank you very much Ashley for launching the poll.

Next slide.

To begin, I would like to introduce you to Permobil's founder

Mr. Per Udden. Doctor Udden was a physician in Sweden who over 50 years ago became frustrated that he couldn't find wheelchairs he felt met the needs of his patients. As a result, he literally took the matter into his own hands and in the basement of a hospital, Doctor Per Udden built the first fully integrated power wheelchair.

And this statement from Doctor Per Udden has become the mission statement of his namesake company, Permobil, that "Every person with a disability has the right to have his or her disability compensated as far as possible by aids with the same technical standard as those we all use in our everyday lives". Permobil follows this physician in every product we create including with the F5 Corpus VS power standing wheelchair.

Next slide please.

In this webinar, we're going to talk about why people stand.

Then we'll introduce the Permobil F5 Corpus VS power wheelchair.

Going into detail on various features.

Afterward, we'll share some exciting news about the new Medicare Group 3 billing code option. And finally we'll take a few minutes to discuss any questions you have regarding the F5

Corpus VS.

Next slide.

The Permobil F5 Corpus VS is a power wheelchair that includes six power seating functions in one. This louse the client to relieve pressure, reposition themselves and reach in a range of ways that are being shown in the video rendering now. And we're going to discuss them in the coming slides.

Next slide please.

Permobil has been producing power wheelchairs since 1977. 45 years of industry experience; starting back in 1977 when the BeeGees released their Saturday Night Live hit, Staying Alive. And Jimmy Carter was the President of the United States. And Elvis the King of Rock and Roll unfortunately died of a heart attack.

This 45 years of experience has really given Permobil a significant strength in developing and continuing to refine the product that we now call the F5 Corpus VS.

Next slide please.

Why is it important for people to stand? Next slide please. There are many medical and functional benefits of standing. As far as the cardiovascular and respiratory systems are concerned, breathing is improved in the standing position. Standing up can open the chest cavity and allow for greater lung expansion involved in breathing. Standing and specifically the movements of standing up and sitting down throughout the day improves circulation. And improved circulation is a major key to reducing peeled edema, which is a concern for many wheelchair riders whose legs are resting in a dependent position most of the time.

Next slide.

Standing benefits bowel and bladder function as well. Studies show that standing reduces the risk of urinary tract infections and decreases the incidence of developing kidney stones or recurrence of kidney stones. Regarding bowel function, the act of sitting to standing literally stretches the colon. And that stretching of the colon triggers bowel motility to stimulate a bowel movement.

Many full time wheelchair riders are at risk of fecal impaction. And suffer from recurring urinary tract infections, which is why it's so important to keep in mind how standing benefits both the bowel and bladder systems.

Next slide.

Bone health. Many wheelchair riders who are nonambulatory develop disuse osteoporosis resulting in lower bone strength and bone mineral density. Fortunately, research shows us that standing and bearing weight through the lower extremities promotes maintenance of bone mineral density, which is very important to reduce the risk of fractures. People with osteoporosis are at higher risk for suffering from fractures. And by strengthening the bones, increasing or maintaining bone minute rel density through standing, we can certainly minimize the risk of fractures for this population. Static standing frames do exist, but studies have shown us that more frequent bouts of standing for shorter durations have a larger been will fit for maintaining bone mineral density than do fewer bouts of standing even if those bouts are for longer durations.

Having the power standing function integrated into one's power wheelchair allows clients to stands up with the push of a button or just using their joy stick, while they're already in their power wheelchair.

Conversely, a static standing frame requires the client to be transferred into that system by a caregiver. Those transfers can be very challenging. And as a result, many clients do not get into their standing device even once a day, which limits their ability to participate in a standing program that could truly benefit their respiratory and cardiovascular systems, bowel and bladder functioning, and bone health.

Next slide.

Standing up also improves range of motion, especially in the lower extremity joints, which are mainly positive touring inflexed positions during upright wheelchair sitting. Standing allows the hip joints and knee joints to extend improving range of motion. Standing has also been shown to reduce spasticity in children and adults. And the more frequently standing is performed, the longer the effects of spasticity reduction exist.

Years ago, it was thought that having contractures would be a contraindication to standing; meaning if clients had some joint contractures in their legs, they would not be permitted to stand. However, now contractures are deemed a precaution and not a contraindication, which is why it's vital to use a power standing wheelchair with programmable power seat function actuators, this can allow the standing sequence to be programmed to work within the client's available range of motion in their leg joints.

Next slide please.

Standing up is the most natural manner of relieving pressure. We know that wheelchair riders are at an increased risk of developing skin break down, because in the seated position 50% of the body's weight is being bore over 8% of the body surface; which is another reason why it's so important to have a power standing function integrated into the power wheelchair base. To allow clients to stand up throughout the day for pressure relief.

Although some other power seating functions offer pressure redistribution, like posterior tilt and space redistribution pressure away from the buttocks and posterior thighs an on to the back. However, standing is the only power seating function that offers pressure relief from the buttocks and posterior thighs and back simultaneously; which greatly reduces the risk of pressure injury development.

Next slide please.

Performing mobility related activities of daily living in a standing position offers functional benefits, especially in the performance of common activities, like doning and doffing clothing. Cooking a meal, doing personal care, using the toilet, going to school, working, participating in life roles, and participating in social outings. Ashley, please launch poll question number two. >> The question is, the benefits of standing? What are some medical benefits of standing? Improved bone health, improved bowel and bladder functioning, increased pressure

redistribution, can make it easier to take deep breaths, and all of the above.

So, if you're on a Smartphone perhaps and you can't see the polling question, feel free to put your answer in the chat box as well. Thank you.

>> Looks like most attendees have answered all of the above, which is correct. That standing can benefit improving bone health, bowel and bladder functioning, pressure redistribution, and can make it easier to take deep breaths. Thank you very much for participating in this poll.

Next slide please.

Now, we're going to talk about the many benefits of F5 Corpus VS wheelchair and why it's an excellent choice for power wheelchair riders looking to stand.

Next slide please.

The Permobil F5 Corpus VS offers a range of benefits to the end user, how long them to stand without compromise. We're going to review these benefits one by one in the coming slides.

Next slide please.

Best-in-class base performance. The Permobil F5 Corpus VS has a front wheel drive wheel base. Front wheel drive means that the drive wheel or the large wheel is in the front of the base. That front positioning of the drive wheel really maximizes client's proximity to surfaces enabling tight navigation around corners and over obstacles. In this front wheel drive configuration, the client is sitting on top of the suspension springs, with ideal center of gravity and weight distribution between the front and rear wheels. The seating system seamlessly integrates into the base with the chassis.

Next slide please.

Additionally, the best-in-class base performance offers ample lower extremity positioning options, since there are no rotating casters in the front of the chair limiting foot placement space. Permobil ESP or enhanced steering performance, is a track being technology that really enables the chair to track straight without much fish tailing from the back of the chair. The F5 Corpus VS comes with group 24 batteries, offering the greatest range travel capability.

Here we have two video renderings without sound demonstrating how a front wheel drive power wheelchair makes a 90 degree left turn to the sink. And compares that turn to a midwheel drive chair base. Here with the front wheel drive chair, they make that turn in a single smooth maneuver, whereas the midwheel drive chair, when they take their turn from the toilet to the sink, does not get them to be as close to the center of the sink, because of the midwheel drive configuration. That means, the midwheel drive power wheelchair rider will need to make more corrective maneuvers to wiggle on over to the sink as opposed to a single 90 degree turn made in a front wheel drive base.

Next slide please.

Here we have three video renderings of three different power wheelchair drive configurations, all making a right hand, 90 degree turn down the hall and into the bathroom. Ashley, you can click on the first one. In this video, we have the front wheel drive chair initiating a 90 degree turn. And they make that turn when the drive wheel is at the door frame to create a nice tight 90 degree turn into the bathroom.

You can play the second one, Ashley, please. In this second video we have a midwheel drive chair initiating that 90 degree turn, but due to the location of the drive wheel in the center of the base, they need to initiate the 90 degree turn in the center of the door frame. And you can play the third video now. In our third example we have a rear wheel drive power wheelchair tempting to make that same 90 degree turn down the hall and into the bathroom. As we show here, the rear wheel drive chair cannot turn going forward into the right and to the bathroom, because of the configuration of the wheel base. Instead, this rear wheel drive chair would have to back into the bathroom. And driving backwards while turning is very challenging for many wheelchair riders.

Next slide please.

Some additional benefits of a front wheel drive base is that having the front wheels in the front, the large wheels in the front, correction, enables improved navigation over obstacles, because the drive wheels have a larger surface area to traverse those obstacles, as compared to the smaller surface area of front casters found in midwheel and rear wheel drive chairs. Front wheel drive chairs work where the motors pull you up over the obstacles, where other configuration chairs have motors that need to push you over the obstacles. With only two sets of wheels on the ground, the front wheel drive wheels and rear casters are directly, with only two sets of wheels on the ground when the client hits an obstacle that they're driving over, they only have to go through two bumps; the bump for the front set of wheels and the bump for the rear set of wheels.

However, if a client hits that same obstacle while riding in a midwheel drive configuration power wheelchair, they hit the bump three times; front casters, drive wheels, and rear casters, which can create additional vibration transmitted up to the client.

Also, in a front wheel drive configuration power wheelchair, the client is seated over the suspension springs which can work to reduce vibration transmission up to the seating system.

Next slide.

In the F5 Corpus VS, the batteries are strategically positioned in the center of the base so that the heavy weight of the batteries is used advantageously to promote stability and ideal weight distribution.

Next slide.

Here is a video of a man write dollars in his Permobil power wheelchair in a rural area with his wife walking alongside. The man is riding the power wheelchair over grass, gravel, and a range of surfaces. As we play this video, the man describes his experiences riding the Permobil F5 Corpus VS, especially in relation to the suspension system. Ashley, you can play the video please. (Video playing). (No sound). >> I'm not sure if you have audio for that Ashley. >> So sorry. Let me try that again.

>> Okay.

(Video).

>> I notice that the suspension does a great, with (indiscernible) that have a tougher or harder suspension. I've noticed more muscle spasms brought on by hitting bumps, going over rough terrain. MyPermobil, I notice that this function does a great job of keeping me in a comfortable and stable position from the moment that I get into the chair until I'm ready to get out of the chair.

(End video).

>> Thank you. The enhanced steering performance module is in the base of the power wheelchair and is customizable and programmable to each client to provide improved driving properties based on if the client is driving with a joy stick, or head array or other alternative drive control.

Next slide.

The way the F5 Corpus VS stands up and sits back down is programmable. And two standing sequences can be programmed. The video being played now gives some examples of how these standing sequences can be programmed. This fully programmable standing can help clients with limitations in range of motion, blood pressure regulation concerns, like or though static hypotension, a need to be in certain positions for specific functional tasks, and to meet their comfort needs in standing.

Next slide.

The Corpus VS power elevating leg rests articulate with eight inches of vertical travel. Programming these articulating power foot plates helps clients maintain their positioning in the wheelchair throughout the range of seating system movement. To keep them from sinking into the system when they stand up.

Next slide.

The F5 Corpus VS is equipped with the full range of power seating functions that power wheelchair riders have come to expect from their technology. This includes 50 degrees of posterior tilt and space, and 45 degrees of anterior tilt and space. 180 degrees of recline. Leg rests that elevate from 90 degrees to 1 will 0 degrees-huff 180 degrees. And ActiveHeight seat elevation up to 14 inches. Permobil offers memory seating functions and independent repositioning mode which can be programmed with these power seating functions. The F5 Corpus VS -- next slide -- offers truly functional driving speeds in both seat elevate and in standing. User can drive at 1.7 miles an hour while standing and up to 3.2 miles an hour in ActiveHeight seat elevation. This enables clients to use both seat elevate and standing functionally to perform mobility related activities of daily living from more ergonomic standing and elevated positions.

Next slide.

We all know that change is the only constant. The good news is the F5 Corpus VS can change and adapt as the end user does. The programmable stand sequences plus the ability to change the back support and leg position while in standing, plus the growth cape will ability allow the F5 Corpus VS to meet the changing needs of the user year after year.

Next slide.

We are now excited to announce that Permobil offers the F5 Corpus VS in Medicare Group 3 and Medicare Group 4 options. This makes stand without compromise available for a larger range of end users with varying funding sources.

Next slide.

Both the Group 3 and Group 4 options offer several of the same benefits, including best-in-class base performance, fully customizable standing sequences, articulating power foot plates, functional drive speeds in standing, a full range of power tilt, recline, and leg rest elevation; 14 inches of ak ActiveHeight seat elevate, and optional, no-charge accessories, including an LED light kit, USB charger, and MyPermobil app connectivity. From there, the Group 4 option offers several added benefits in speed, warranty, maintenance plan, and base color options which we'll cover in the coming slides.

Next slide.

Regarding speed, the Group 3 option drives up to 5.8 miles an hour, whereas the speed package for the Group 4 option drives up to 7.5 miles an hour.

Next slide.

Another difference between the Group 3 and the Group 4 options is the length of the manufacturer's warranty. The Group 3 option has a one year warranty. And the Group 4 option has a two year warranty.

Next slide.

The Group 4 opening includes a preventative maintenance plan at no cost, which encompasses access to an annual multi-point inspection performed upon request by the end user and by a Permobil employee.

Following that inspection, the Permobil employee will share that report with a client's equipment provider to order equipment for repairs as needed and also included is a one time replacement of wear and taker items typically not covered under warranty, like torn arm pads or torn seat up policy industry. And I see a question that popped into the chat box now. So, I will go ahead and address that. Can you explain what you mean by the Medicare Group 3 option? Medicare is the largest payer of wheelchair equipment in the United States. And Medicare categorizes wheelchairs into groups. They have a Group 4 power wheelchair, but for many clients, Medicare does not cover a Group 4 power wheelchair. But there is much more coverage for a Group 3 power wheelchair, which Medicare says is appropriate for in the home use. For many years, before 2022, Permobil's F5 Corpus VS power wheelchair was only available as a Group 4 option. That meant that clients with Medicare as their only insurance, or with a different insurance that followed Medicare guidelines, would often not cover the F5 Corpus VS, because of how it was coded as a Group 4 only chair.

But this year, Permobil has created a version of the F5 Corp pause VS that's billable in a Medicare Group 3 option, which means that people who have Group 3 funding, but to not have Group 4 funding, can still get the F5 Corpus VS. And of note, to order any wheelchair, there is usually a large amount of paperwork that needs to be submitted to insurance and they need to approve it, even if that product falls within a covered item in the insurance's guidelines. There is still an individual approval process for each wheelchair. And Mark (indiscernible) I see your question about WC19 compliant. And if you can send me your email, I can certainly send you information about the transit options for this chair.

Thank you.

Next slide. The Permobil F5 VS is available in a range of colors shown here. Midnight black, artic white, violet, sky blue, aqua blue, spring green, canary yellow, sunset orange, Chile red, flamingo pink platinum silver, bronze, and gold.

The Group 4 option offers a one time color change. Next slide. Several hydrographic color options are available and come for free with the Group 4 version. These hydrographic options are called carbon fiber, Mossy Oak, Breakup Country, CDG Poly, Water Lily, Fireball, Midnight Patriot, and American Liberty.

Next slide.

Stand for more function and life participation. Next slide. Standing offers functional benefits to increase client's level of independence with a range of daily activities, from hand washing to toileting.

Once in a standing position, wheelchair riders can often complete their daily routines faster and require less assistance from a caregiver. This really increases their ability to participate in play activities, work tasks, and commonly we've heard clients are joining choirs because they're able to phone Nate and sing Better once in an upright standing position.

Next slide.

Standing has a ranges of psychosocial benefits as well. Wheelchair riders using power standing functions have reported an increase in their self image and interaction with others. And say they physically feel healthier when they're standing. Ashley, please launch poll number 3.

>> This poll is about Medicare. True or false. The Permobil

F5 Corpus VS standing power wheelchair can be ordered in a Medicare Group 4 and/or a Medicare Group 3 configuration. And we've got a true or a false.

>> So, yes, almost everyone got this one. The Permobil F5

Corpus VS standing power wheelchair now can be ordered both as a Medicare Group 3 or as a Medicare Group 4 power wheelchair.

Thank you, next slide.

In summary, the Permobil F5 Corpus VS power wheelchair is now available in Medicare Group 3 and Group 4 coding options. This louse user to truly stand without compromise since it's equipped with a full range of power seating functions that all operate within their full range using programmable actuators. The Permobil F5 Corpus VS supports two programmable standing sequences, so clients can come to a stand and sit back down in the manner that's most comfortable for them. To learn more and schedule a demo in your clinic, contact your local Permobil representative who you can find online by going to www.hub.Permobil.com/sales-locator. Then entering your zip code.

Next slide.

Thank you very much for logging on to learn more about the Permobil F5 Corpus VS standing power wheelchair. Now I'm going to pass it back to Lore, who is going to speak to you about NDI, the National Disability Institute. >> Great. And we had a couple more questions that came to mind Eleni. >> Okay.

>> When you talk about the battery life, how far can a person expect to go in their Corpus VS. >> Yeah. Great question. So, with a healthy battery, that's being charged regularly, it will take you a full day of driving.

Some activities that pull more juice from the batteries than others are using power seating functions. So, every time they, you know, stand up, sit down, tilt, elevate the leg rests, that uses a little more battery power than the, than just driving on a flat surface, but I want to say it goes about 18 miles on a if you are charge, which is more than anyone, you know, generally walks in a day. It will take you a full day of driving. And another consideration is the terrain. If you're riding the power wheelchair in a very hilly environment, that takes more battery power than riding on smooth flat surfaces. >> That's great. And another question. You talk about one or two year warranty. What reusable life of this Corpus VS, F5? >> Yeah. So a lot of insurances cover them for use for say like 5 to 7 years. And routine maintenance and repairs is to be expected because it's a rolling, moving piece of machinery. So during those 5 to 7 years it's usual to get the batteries replaced maybe after two, three years. Get the tires replaced when they start to go bald. Sometimes people wear out their seat cushion, if it's maybe all foam. Sometimes it starts to flatten out. But should last you. The equipment itself, if properly maintained is expected to last five to seven years. >> Great. Another question for you. So, we understand that Medicare will cover the unit. We understand that Medicaid often follows the Medicare funding. Is Medicaid making the purchase of these standing wheelchairs as well?

>> Yes.

>> Okay. Great. And how about private insurance? Are like 25% of the private insurance companies covering this or what are you seeing?

>> A lot of times private insurances have a higher coverage rate than through Medicare, but honestly, we just launched this Group 3 option a few months ago, so we don't have, you know, as much data to go off, because before we just had the Medicare Group 4.

>> Okay. We had one more question that came in too. What are the contraindications to using a power standing wheelchair? So is it not right, for example, for some people? >> That is a decision to be made by the client's doctor. The doctor needs to clear the patient for standing. And some of the tests the doctor runs include bone mineral density tests, checking how strong their leg bones are to tolerate standing up. If it's a client who was able-bodied and recently sustained an injury, and as an able-bodied person they were walking and they had very good bone mineral density, usually they're cleared to stand right away.

But if it's a client who has been a wheelchair rider for 25 years and they haven't stood in 25 years, there might be more things that the doctor wants them to clear before they would be permitted to standing. Perhaps certain interventions to work on improving their bone mineral density, or maybe their bone

mineral density is okay, but they, they get dizzy when they stand up. They might be suggested to participate in a standing exercise program to practice working on standing while they're in the process of getting the standing wheelchair approved. >> Okay. That's so great to know. Okay. I wanted to move forward and talk about other options of funding for a standing wheelchair. So, you know, we're really focused towards individuals who have a disability, working to their fullest ability here at National Disability Institute. And so, an individual who is interested in employment can ask their State Vocational Rehabilitation service agency, the Commission for the Blind and the Department of Labor or the employer if they may consider making the purchase of the standing wheelchair to help that person who has either education goals that lead to employment or that individual is actively employed now. And those links are provided here in this slide.

And next slide.

So, we talked about Medicaid. There is a specific type of Medicaid that is really designed specifically about that individual's needs. And that's called Medicaid Waiver. So, we have links here in this slide about the New Jersey community waiver program, and the New York Medicaid Waiver program that may allow for the purchase of any type of Assistive Technology, but specifically about the standing wheelchairs or the F5 Corpus

VS.

Next slide.

So, we understand that many people who have a disability have resource limits depending upon the benefit program that they may be participating in. For example, SSI and many types of Medicaid have resource limits that allow a person to only save up to $2,000, or a couple to save up to only $3,000. So, how does the person like save money to be able to make this purchase for themselves if their insurance will not allow for this type of Assistive Technology?

So, for people who are working and receive SSI and/or SSDI benefits, the Social Security Administration provides work supports for those beneficiaries and one is called the Impairment Related Work Expense, where the person is allowed in many cases to keep their benefits for a longer period of time or at an increased level, so that while that person is working, they can purchase the Assistive Technology that they need for their job.

And then there is also the Plan for Achieving Self-Support, or PASS plan, that if that person needs for example a standing wheelchair, they can apply through Social Security Administration for a PASS plan that again as that person is pursuing employment and/or education that leads to employment, that they would pay for the Assistive Technology they need and be able to continue to stay in pay status for their SSI and/or

SSDI for a longer period of time while they are making that purchase of Assistive Technology. And then for individuals who have had a disability that began prior to age 26, there is a savings account available for anyone across the United States. And that's called the ABLE account, Achieve a Better Life Experience. And that's available through the ABLE Act. Next slide.

And so, there are accounts available in New Jersey and New York for ABLE accounts. And we mentioned New York and New Jersey because our AT, our Assistive Technology Loan program here at NDI, we cover New York state and New Jersey.

So, these ABLE savings accounts allow people to save up to $100,000 that is not counted towards the SSI resource limit, but otherwise an ABLE account owner is allowed to save up to that ABLE plan's limit.

And any type of Medicaid and/or Medicare for example does not count any of the monies saved in that ABLE account as a countable resource. So that really louse people to save money and invest money that will grow so that they can purchase the Assistive Technology that they need; and meet other needs as well.

So, family and friends can contribute monies into that ABLE account. And when those contributions are made directly into that ABLE account, that is not countable income for that individual. And a person who works, who has an ABLE account and does not have contributions made to a retirement account that calendar career; from their employment earnings they can contribute up to an additional $12,888 into their ABLE account to help them again afford Assistive Technology and for example transportation, to be able to purchase a home. So, there is free information and a whole another series of webinars specifically about ABLE accounts at the ABLE National Resource Center. And you're welcome to use this link to make your way to that website to view all the information and resources available.

Next slide.

So, like I said, the ABLE account, the funds in that account can be used for Assistive Technology, to help pay for out of pocket education expenses, to help pay for food and shelter, to help pay for rent or the purchase of a home or to make a home accessible, to modify a home; for transportation needs, for employment and training supports, healthcare expenses, legal fees.

And when that ABLE account owner passes away, the funds in that account may be used to cover funeral and burial expenses as well.

Next slide.

So, we partner with local banks in New York State and New Jersey to provide loans up to $30,000 or more, to help people purchase the Assistive Technology that they need. The interest rate is 6 or 4 percent. A person does not need to have a high credit score to be eligible for one of our loans. This can in fact be a credit building activity for a person who does not have a credit score.

So, we can coordinate the loans that you can use, the Social Security Administration work supports. In addition to an ABLE account and the loan program to be able to make your purchase. And we have information posted on our website about preparing a spending plan that is about our AT loan will application process and as a result, people are certain that they can afford the Assistive Technology that they are purchasing when that is demonstrated by our 100% repayment data to date.

Next slide. So we have resource guides to help you find funding or other types of Assistive Technology. For example, there are AT demonstration sites here in New York State and New Jersey, where you can try out Assistive Technology to know that that will work for you. And that information is posted in our AT resource guides. Next slide.

For those who would like to meet with a free financial counselor or coach, services are provide dollars virtually so you can meet with them wherever you live in the United States. And address your interest in developing a positive credit history or increasing credit issues that you may have concerns about. And that's available through the NDI Financial Resilience Center and the link is here on this slide.

Next slide.

And please give me a call with any questions that you have following this presentation. My number is 202-449-9521. And we're going to put up some more polling questions for you. And while you're addressing those questions, I'll provide a little more information too.

So, question number one is what information from today was most helpful?

Question number 2. How do you think Permobil will help you or your customers who need month ability aids to be more independent in their life or their work? Question number 3. Do you need help finding a job? Question number 4. What other questions do you have for NDI or about the Permobil F5 Corpus VS power standing wheelchair? Question 5. What type of Assistive Technology would you like more information about?

And question 6, do you want to schedule a presentation for your agency or community organization with either Permobil or National Disability Institute? And I wanted to share with you, we have another webinar event spotlighting American Sign Language services that are available 24/7. And that event is taking place May 19th, again at 12:00 noon Eastern Time. And you are welcome to register for that event. We will have that posted on our website within the next week. And we thank you for participating today. If could you please complete the polling questions. And so, it looks like we have addressed all the questions that have come in.

Eleni, did you have any more information you wanted to share with people?

>> I just put in the link to the Permobil F5 VS order form. And I can put my email in the chat box as well, in case anyone would like to send me a direct message.

>> Wonderful.

Okay. Thank you everyone. Thank you so much Eleni for your great information. And again, I hope your phone is ringing off the wall here at each of your, your dealer sites. And please, explore your options for becoming more independent within your community by using the Assistive Technology that will best meet your needs.

Thank you again. Have a great day everyone.

(End of session).