

# Welcome!

## Wondering What Your Rights Are Around Assistive Technology?

**Thank you for joining us today.**

**The webinar will begin momentarily.**

**Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the National Disability Institute Assistive Technology Loan Program site, along with our other [AT Spotlight Webinars](#).**

*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.*

# Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the “cc” button in your Zoom controls at the bottom of the screen.

# Submitting Questions or Technical Difficulties

For Questions & Answers: Please use the Q&A box to post any questions you have during the webinar.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing [HPrice@NDI-INC.org](mailto:HPrice@NDI-INC.org).



**ndi** | NATIONAL  
DISABILITY  
INSTITUTE

*Building a Better Financial Future*

Wondering What Your Rights Are  
Around Assistive Technology?  
hosted by National Disability Institute's  
Assistive Technology Loan Program

**Laurie Schaller**

**[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)**

**Manager, Financial Empowerment**

**[AssistiveTechLoans.com](http://AssistiveTechLoans.com)**

**202-449-9521**

**Toll Free: 1.877.771.1962**

**ndi** | NATIONAL  
DISABILITY  
INSTITUTE

# National Disability Institute (NDI)

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 is to collaborate and innovate to build a better financial future for people with disabilities and their families.

# NDI's Assistive Technology (AT) Loan Program

- NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration for this program;
- NDI partners with Spring Bank, who issues and services pre-qualified AT loans up to **\$45,000** helping residents of New Jersey and New York get the AT they need;
- NDI buys down the loan's interest rate to **4% interest**;
- Lending terms are favorable, for example a credit score is not needed; the NDI AT program verifies loan applicants have enough monthly income to afford their monthly expenses, address outstanding credit and afford an AT loan;

**Our services include** presentations on financial education and guidance on spending plan development, provision of referrals to financial counseling and programs that can help people get assistive technology, and we [provide webinars that spotlight AT](#).

# NDI AT Resource Guides

- The NDI AT Resource Guides list grants, lending programs and other service providers who can help you select the best and most cost-effective AT to meet your needs.
- There are AT Demonstration programs listed where you can try out or borrow AT, sometimes indefinitely.
- There are AT assessment services that can help you evaluate AT that will meet your needs, abilities and activity levels within your environments.

[Assistive Technology Guide for \*\*New York\*\*](#)

[Assistive Technology Guide for \*\*New Jersey\*\*](#)

# Wondering About Your Right to Assistive Technology?

- **Helen Hellmuth**
- Senior Advocate, Disability Rights New York
- PAAT, PAVA, & PAIR





**Helen Hellmuth**

---

**Senior Advocate**

**PAAT, PAVA, & PAIR Programs**

**[Helen.Hellmuth@drny.org](mailto:Helen.Hellmuth@drny.org)**

**518-432-7861**

# Table of Contents

- Overview
- Self Advocacy
- Ways to Fund AT
  - Self Fund Options
- How to Request AT
  - For Home
  - For School
  - For Work
- How to Appeal AT Denial
  - For Home
  - For School
  - For Work
- DRNY Assistance

# All DME is AT, but not all AT is DME

---

## Durable Medical Equipment (DME)

- DME can withstand repeated use, is primarily and customarily used to serve a medical purpose, generally not useful to a person in the absence of an illness or injury, and is appropriate for use in the home.
- E.g. Wheelchair, commode, speech generating device

## Assistive Technology (AT)

- AT is an item used to increase, maintain, or improve the functional capabilities of individuals with disabilities.
- E.g. Pencil grip, magnifier, headphones

# Sadly, there is no straightforward process for obtaining AT.

- Dependent on the circumstances in which the AT is needed.
- Dependent on insurance.
- Identify the purpose of the AT and what environment you most need it for.

# Ways to Fund AT

- For home – insurance, HCBS waiver, landlord, grants
- For school – local education agency, ACCES-VR, university
- For work – employer, ACCES-VR
- Self fund – loans, grants

# Self Fund Options

---

- NDI Assistive Technology Loan
- NYS Equipment Loan Fund
- ABLE Account
- Grants

# How to Request AT

# For Home (Request)

---

- Insurance – Medicaid, Medicare, Managed Long Term Care, Private
- Home and Community Based Waivers (HCBS) – Nursing Home Transition and Diversion, Traumatic Brain Injury, Children's HCBS
- Landlord, building owner, property manager



# For School (Request)

---

- Individualized Education Plan (IEP)
- 504 Plans
- Colleges and Universities
- Adult Career & Continuing Education Services – Vocational Rehabilitation (ACCES–VR)

# For Work (Request)

---

- Reasonable accommodation
- ACCESS-VR

# How to Appeal AT Denial

# For Home (Appeal)

---

- Insurance plan appeal
- Fair hearing
- NYS Fair Housing complaint
- NYC Commission on Human Rights complaint

# For School (Appeal)

---

- Request a meeting with CSE chairperson (IEP) or **504 Coordinator**
- Meet with your ACCES-VR counselor
- Check your university disability accommodation appeals policy

# For Work (Appeal)

---

- NYS Division of Human Rights complaint
- NYC Commission on Human Rights complaint
- Check to see if your employer has an appeal procedure (e.g. NYS Agencies)

**There are many different rules  
for obtaining AT that depend  
on circumstance.**

**...**

**It may feel overwhelming.**

# How Disability Rights New York Can Help

- Technical and direct assistance with submitting request.
- Educate and/or represent during appeals.
- Help communicate with ACCES-VR.
- *All subject to program availability.*



# Thank You!

Call us – 800-993-8982

Email us – [mail@drny.org](mailto:mail@drny.org)

Visit us – [www.drny.org](http://www.drny.org)



# ABLE Savings / Investment Account

A person who has a disability since before age 26, may open an ABLE account at any age.

New Jersey and New York offer ABLE savings accounts; other ABLE plans are available to choose from too.

- Savings up to \$100,000 does not count towards the **SSI resource limit of \$2,000**.
- Any amount of ABLE savings does not impact any type of **Medicaid** eligibility.

An ABLE account owner, friends and family, Special Needs or Pooled Trusts or a 529 college savings plan may **contribute** up to a combined total of **\$18,000** into ABLE annually.

An ABLE account owner who works and does not have contributions deposited into a retirement account may contribute up to an additional **\$14,580 or up to their employment earnings, which ever is less** into their ABLE account this calendar year.

ABLE contributions can total **\$32,580 for 2024!**

[The ABLE National Resource Center Provides Free Information.](#)

# ABLE Qualified Disability Expenses:

- Assistive technology
- Education
- Basic living expenses including food and shelter
- Housing including utilities, rent, modification, purchase, property taxes
- Transportation including vehicle purchase, bus – train fare, etc.
- Employment training and support
- Personal support services and respite care
- Health care expenses
- Disability related vacations and recreational activities
- Legal fees and financial management
- Funeral and burial expenses

# Free Tax Preparation

Please keep in mind that there are free tax preparation sites that can help you to qualify for EITC and other tax credits or deductions that help you to have a larger income tax refund.

There are many expenses that are tax-qualified for a household with a person with a disability. If something was missed, corrections can be made up to three years back: [IRS.gov: Earned Income Tax Credit \(EITC\)](#)

- For the nearest free tax site, call 211;
- Call 311 if you live in NYC.



# NEW RESOURCES

*to help support taxpayers  
with disabilities*

[NationalDisabilityInstitute.org/  
Financial-Wellness/Taxes](https://www.nationaldisabilityinstitute.org/Financial-Wellness/Taxes)

**SHARE OUR  
STRENGTH**<sup>®</sup>

# Questions?

**NDI AT Loan Program Contact: Laurie Schaller**

[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)

Manager, Financial Empowerment

[AssistiveTechLoans.com](http://AssistiveTechLoans.com)

Phone and FAX: **(202) 449-9521**

[Webinars are recorded](#)

Community presentations available

# Post Webinar Survey:

- What information was most helpful?
- Do you need help finding a job?
- What type of AT would you like to know more about?
- Do you want to schedule an NDI AT Loan presentation for your agency or community organization?