

Financial Aid Resources for AT – Working Document (Demo Centers)

State Based Coverage

- Medicare – Hospital and medical insurance coverage for people 65 years and older and for people with certain kinds of disabilities (ALS and end stage renal disease). Through the medical insurance portion, people have access to durable medical equipment. If covered, Medicare covers 80% of the cost, and the individual covers the other 20%. Equipment has to be medically necessary in order to be prescribed and covered.
[Durable Medical Equipment \(DME\) Coverage](#)
- [Medicaid](#) – Insurance coverage that covers very low-income older adults and people with disabilities. Medicaid typically has more extensive coverage for assistive technology and durable medical equipment than Medicare, but equipment still has to be prescribed by a doctor.
- [Specialized Telecommunications Assistance Program \(STAP\)](#) - Supports accessing communication technology for communication disabilities and hearing impairments.
- [iCanConnect](#) – Covers technology specifically for vision and hearing loss including braille devices, computers, and mobile devices.
- [Texas Workforce Commission, Vocational Rehabilitation](#) – contact your vocational counselor and/or a Texas Workforce assistive technology specialist. Coverage for modified vehicles for accessible transportation to employment can from vocational rehab.
- Local school districts and charter schools – Check with your child’s special education or 504 representative to see if assistive technology could be included in their Individualized Education Plan (IEP) or 504 plan. The limitation is that the school owns the technology, so its use might be only at school, as opposed to the home.

Medical Crowdfunding

- [Help Hope Live](#) – a crowdfunding resource specifically dedicated to covering medical expenses, including assistive technology.

Social and Philanthropic Organizations

- Individuals can often times connect with local chapters of social and philanthropic organizations in order to obtain grants or request help fundraising to help cover durable medical equipment or assistive technology.
- [Kiwanis](#) – Geared towards supporting children’s development, including purchasing medical equipment for people with disabilities.
- [Lions Club](#) – One of their missions is to improve quality of life for people who are blind or low vision

Disability Specific Programs

Blindness

- [Association of Blind Citizens-Assistive Technology Fund](#) - Provides funds to cover 50% of the cost of adaptive devices or software, with cost of product ranging from a minimum of \$200 to a maximum of \$6,000. People eligible to apply must have a family income of less than \$50,000 and cash assets less than \$20,000.
- [Computers for the Blind](#) - Assists blind and visually impaired individuals with acquiring a computer and applicable accessibility software.

ABLE Accounts

- Tax advantaged savings and investment accounts for people with disabilities. Disability must have originated before 26 (age 46 starting in 2026), and the disability must be marked and severe in nature. Individuals can save up to \$18,000 a year, all while disability benefits, such as SSI and Medicaid are protected. These accounts can be used to pay for qualified disability expenses that insurance won't cover, including assistive technology.
- [Texas ABLE](#) - ABLE program specific to the state of Texas.

Home Modification Grants and Coverage

Amy Young Barrier Removal

1. Does your income not exceed 80% of area median family income?
 - Either tenant or homeowner
 - Up to \$22,500
 - City or county may not have an organization administering the funds

City and County Minor Home Repair Grants

1. Are you at or below 80% of the median family income?
2. Are you looking at adding ramps in the home, or grab bars to the shower

USDA Section 504 Home Repair Grant

1. Are you 62 or older?
2. Are you a homeowner?
3. Do you live in a qualifying rural area?
4. Do you have a household income not exceeding the very low limit in your county?
 - Maximum of \$10,000
 - Used to remove health and safety hazards

Charitable Organizations

[Habitat for Humanity](#): Many local affiliates provide home modifications

[ReBuilding Together](#): Several different affiliates throughout the state that do accessibility projects

For Veterans – Veteran Affairs (VA)

Specially Adapted Housing grant

1. Are you the homeowner, or will you own the home?
2. Do you have a qualifying service connected disability?
 - Up to \$109,986

Special Home Adaptation grant

1. You or a family member will own the home, or do own the home
2. Do you have a qualifying service connected disability?
 - Up to \$22,036

Home Improvement and Structural Alterations grant

1. Medically necessary improvements to kitchens, bathrooms, and entrances
2. \$6,800 for service connected disability, \$2,000 for non service connected disability

Grants for temporary housing are also available for veterans

Feel free to share any local or state funding resources that you are familiar with

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