



Patient Empowerment Guide



Insurance coverage for medical devices can vary by state and by individual insurance plans. This guide has been created to bring awareness to many types of funding alternatives that are available.

Crowd Funding

The internet and social media have proven to be a valuable resource for alternative financing and raising money. "Crowd Funding" is a network where individuals and/or organizations collaborate to provide funding for many different purposes, including helping others by contributing money to worthy goals, such as paying for assistive devices and related services. We encourage you to visit the following website as it provides simple steps to create a personal online fundraiser campaign:



Financing

Healthcare providers may offer a variety of payment plan options. Ask for information.

CareCredit is a credit card representing a line of credit to be used exclusively for healthcare services. Apply online at www.carecredit.com or by phone. Apply online or by phone to qualify for a customized plan and to see how reasonable the monthly payments can be.

Local Community, Civic and Charitable Organizations Additional resources for funding that have been successful include private foundations, places of worship, charities, volunteer groups, and civic organizations. For example, the Salvation Army, Knights of Columbus, Rotary, Kiwanis and Lions Clubs often respond to requests from the community to help provide assistive devices. Visit or contact the local organization to get started.

Personal Event Initiatives Creating an opportunity to earn or raise funds to support your or someone else's investment in a life-changing technology, is a fun option.

- Bake Sales
- Community Dinners
- Golf Outings
- Car Washes
- Raffles/Silent Auctions
- Garage Sales
- Concerts
- Walkathons/Running Events

Foundations

Organizations across the country offer grants, low-interest loans and other resources for individuals in need of assistive technologies that are not covered by insurance. The internet, healthcare providers, support groups and networking with people you know can be valuable resources. This information may help to start your search:

Pediatrics

- First Hand Foundation www.firsthandfoundation.org/funding
- Freedom To Walk Foundation www.freedomtowalkfoundation.com
- United Healthcare Children's Foundation www.uhccf.org
- Variety of the United States – The Children's Charity www.usvariety.org
- Your Disability Funding Specialist www.disabilityfundingspecialist.com

Any Age

- Friends of Man <http://www.friendsofman.org/>
- National and State MS Societies
<http://www.nationalmssociety.org/living-with-multiple-sclerosis/society-programs-and-services/financial-assistance-program/index.aspx>
- United Cerebral Palsy Elsie Bellows Fund <http://ucp.org/resources/assistive-technology/the-ucp-elsie-s-bellows-fund/>



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