



# Adapted Sports Institute at The Ohio State University

## *Getting Coverage for Adaptive Equipment*

Adaptive equipment can be purchased individually and specialized to meet the needs of each specific client. Some equipment, however necessary or how often it is used, can often be expensive. Fortunately, there are a variety of resources that can be utilized to offset these costs. Adaptive equipment can be covered under insurance; if not covered, there are other means to receive assistance. For every option, be sure to include your medical team. They can assist with paperwork and make sure which payment option is the best for your lifestyle.

### **1. Vendors/Manufacturers of Products**

Product vendors, along with assisting clinicians, participate in direct sales to the consumer. They may be able to offer discounts on products, or manufacturers can provide special offers about some of their specific products. They also may be able to direct you to any available grants or funding opportunities that they work with directly. Some manufacturing companies can also offer payment plans and specific foundations they work with to finance the product if it is more expensive.

### **2. Insurance Agencies**

For Medicare or Medicaid recipients, it is possible that some items might be covered under insurance plans. Medicaid is known to pay most of the cost if the product or equipment is covered, even if it is a long and arduous process to complete. Vendors and manufacturers can also



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assist you in completing order forms and applying for assistance in Medicaid. You can call your state Medicaid office to see whether any of the products you are interested in are covered under your plan. These plans will usually only cover items of medical necessity.

For private insurances, coverage may occur, but it is often required to be deemed medically necessary by your physician for approval. Clinicians, such as physicians and therapists, may be able to assist in writing a letter of medical necessity to assist the process with insurance. These letters will require you to specify how you plan to use the equipment, whether it is for social participation and leisure, or for officiated sports competitions. Speaking with an insurance representative about your current plan can help you determine if medical equipment will be covered.

### **3. Applying for a Grant**

Grants are a valuable resource in covering products or programs available that are usually not classified under items of medical necessity; therefore, they are not covered by insurance. This includes coverage of partial or entire costs of certain adapted sports equipment or larger medical expenses. These grants are available on a local, state and national level from a variety of organizations, as well as organizations that provide aid for certain groups of people or certain disabilities. Most organizations require items such as a personal essay, detailed description of the extent of your injury or disability, letters of medical necessity from physicians or therapists, insurance and financial information.



### **4. School District Funding**

If you or your loved one is in a public school and requires the adapted equipment to properly succeed in the academic curriculum, you may be able to receive assistance from school district funding programs. This will likely require letters from the client's physician and/or therapist, explicitly stating the medical necessity of the product and how it will positively affect their function or performance in school. The needs of the equipment must also be appropriately stated under the modifications and accommodations section of the client's Individualized Education Program (IEP), with descriptions to how it will help the client achieve their academic goals. This can also include technology and equipment that helps the client transfer to and from school.

### **5. Buying Refurbished Products**

Some products may be sold at lower prices from companies if they are refurbished. These can be due to small imperfections in the product that do not allow them to be sold by the company at full price, but will still provide its appropriate function. Reaching out to specific manufacturers or companies may be able to provide you with lightly used products that can be sold at discounted prices. Resale sites, such as eBay or Craigslist, are always available. It is also worth looking into local universities, rehab centers and adapted sports facilities that may have equipment or someone they can contact that may have the product you are looking for. Some facilities may also offer specific sports programs or will be affiliated with organizations that can provide relief or assistance with purchasing equipment. These products typically are not run through insurance and are self-pay.

### **6. Becoming a Brand Ambassador**

Brand ambassador programs can be an option for equipment that is not covered by insurance. These programs will usually be offered by the manufacturer, and they allow individuals to test out products and equipment for free in exchange for promotion of the company or product. It is



important to communicate effectively and establish a relationship with the product or company that you are interested in, and you are more likely to become an ambassador if you are active and passionate about the product.

## 7. Crowdfunding

Crowdfunding is always an available option for large expenses such as equipment for adapted sports. Many websites have become common places where you can clearly share your goals and personal statement to others to receive funding. Make sure you create a story that shows your entire story of why you've chosen to create a crowdfunding campaign, and show your passion for why funding will help you. Pictures and videos will help get your message across. It is also important to set clear financial goals on your page to show how the assistance of others will directly impact your achievement of the goal.

Below is a list of possible websites that provide assistance in crowdfunding. Make sure to learn about each website to choose one that best serves your needs.

- Fundsforyourlife.com
- GiveForward.com
- Gofundme.com
- Healthdonor.com
- HumanTribeProject.com
- Microgiving.com
- ModestNeeds.org
- Youcaring.com

## 8. CARE Credit

CARE Credit is a payment credit card that you can use to pay for out-of-pocket expenses not covered by medical insurance, and special financing options are available that you may not be able to get with other cards. They also offer short-term financing plans with no added interest when paying the full monthly payments, as well as long-term financing plans for larger expenses. You must apply for the card online, and be sure to speak with your vendor or medical team to ensure this is the best payment option for you.

### For more questions, visit us:

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