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This chapter is intended only as an overview of some of the programs which may provide assistance to a person with a spinal cord injury. Several factors must be taken into consideration.

1. Programs are generally in a state of flux. Guidelines and eligibility criteria, including asset and income limitations, are different for each program and change over time. Some of the programs and resources described may no longer be available and new programs may have been established. You need to call, ask and explore.
2. An appeals process is possible for all programs. Be sure you understand the reason if you are denied and how to appeal. Contact legal aid in the white pages of your phone book, the Office of Protection and Advocacy for Persons with Disabilities 800-842-7303, 297-4300- or TDD 566-2102, or your local independent living center.

3. Develop skills to be your own advocate. Dealing with bureaucracies can be difficult at times. The Office of Protection & Advocacy publishes booklets which might be of assistance to you. For further assistance call 800-842-7303 or write 60 Weston Street, Hartford, CT 06120.

4. Decisions about availability of programs providing financial and medical assistance for persons with disabilities are generally made on a state or federal legislative level. Contact legislators to let them know of your unmet needs and difficulties getting assistance. Your support of advocacy efforts of the Connecticut Chapter of the National Spinal Cord Injury Association and other advocacy group efforts is essential. Instituting and supporting legal action when rights are being denied impacts availability of programs. We need to work together.

## **INCOME ASSISTANCE PROGRAMS**

### **General Assistance**

General Assistance, also called City or Town Welfare, is a financial assistance program for individuals of households who do not have enough income or resources to meet their basic living expenses and who cannot get immediate assistance from other government programs. Some necessary medical assistance may be covered. Contact your local city/town hall (listed in the blue pages under the town name) for more information. If denied assistance you can request a hearing.

### **Social Security Disability Insurance (SSDI)**

Social Security Disability Insurance is a federal program for people with disabilities who have worked enough quarters and paid into the program. There are no income or asset requirements. A person must meet the eligibility criteria of being unable to engage in substantial gainful employment for at least 12 consecutive months. A disabled widow or widower can collect benefits beginning at age 50.

Benefits do not begin until the individual has been out of work for five months and are based on the level of earned income and quarters of insurance coverage.

For more information, or to apply, contact the Social Security Office 800-772-1213. You have the right to appeal and can request a pamphlet from the Social Security Office that explains this process.

### **Supplemental Security Income (SSI)**

Supplemental Security Income is a federal program to supplement the income of persons who are elderly, blind and/or have disabilities, and who have limited income and assets. You do not need to have paid into social security to be eligible, however the same disability criteria used for SSDI applies to SSI applicants. It is possible to receive both

SSDI and SSI. For more information, or to apply, contact 800-772-1213. You can request an appeal if you are denied.

### **State Supplemental Assistance**

State Supplemental Assistance for elderly, blind or people with disabilities is a program designed to assist persons with limited income and resources to meet personal and household expenses. The purpose of the program is to supplement SSI benefits but receipt of SSI is not required. You must meet the eligibility criteria as elderly (65 or over), blind or have a disability, and have some disability income.

Monthly payments are issued by check. A budget is established using flat rate formulas for food, clothing, personal and incidental items. Rent is based on limits set by the Department. People who receive the State Supplement also receive Medicaid.


For more information on the program or to apply, contact a district office of the Department or Social Services (listed under “Connecticut, State of” in the blue pages of your phone book).

The CT Department of Social Services offers several financial assistance programs to provide income support to individuals and families to meet their basic needs while encouraging their maximum degree of independence. The programs are:

#### **Temporary Assistance for Needy Families (TANF)**

The Temporary Assistance for Needy Families (TANF) program was signed into law on August 22, 1996. This federal legislation provides block grants to states to fund programs that provide services and benefits to needy families. TANF was designed to give states flexibility to operate programs that serve one of the following purposes.

- Provides assistance to needy families so that children may be cared for in their own homes or in the homes of relatives
- Ends the dependence of needy parents on government benefits by promoting job preparation, work and marriage
- Prevents and reduces the incidence of out-of-wedlock pregnancies and establishes annual numerical goals for preventing and reducing the incidence of these pregnancies
- Encourages the formation and maintenance of two parent families

In Connecticut, TANF funds the Temporary Family Assistance program, Safety Net, Employment Services and many other programs and services for needy families. For a description of all of the programs and services funded by TANF, please go to [TANF State Plan 2000-2002](#) .

Jobs First Temporary Family Assistance (TFA) provides cash assistance to families.

Jobs First Employment Services (ES) are designed to rapidly move recipients of TFA into employment and toward self-sufficiency. Child care and transportation

assistance is available for families participating in activities that will lead to employment.

Families receiving TFA are eligible for medical assistance under Medicaid. Such assistance continues for at least two years following ineligibility for TFA if a member of the family was working at the time, or if a family member went to work within six

### **State-Administered General Assistance (SAGA)**

*[updated January 31, 2005]*

Through the SAGA program, the Department provides cash and/or medical assistance to individuals who are unable to work for medical or other prescribed reasons, and to families that do not meet the blood-relationship requirements of the Temporary Family Assistance (TFA) program.

**General application for SAGA services is made at a local office of the Department of Social Services.** For referral to the closest DSS office to you, visit the About the Department section of this website ([regions.htm](#)); call Infoline at 2-1-1; or look in the blue government pages of your phone book.

### **Veterans' Benefits**

Veterans may be eligible for some benefits and services, home improvements, counseling, educational assistance, etc., depending upon the years and the duration of the injured individual's military or naval service.

The locations and telephone numbers of the Veterans' Administration regional offices are listed in the blue pages of local telephone directories or call 800-447-0961 (Connecticut Department of Veterans Affairs in Rocky Hill) or 800-827-1000 (U.S. Department of Veteran Affairs).

The State of Connecticut also has a special fund for temporary emergency assistance for Connecticut veterans with limited incomes. Contact them for more information and local listings. (Connecticut State Soldiers - Sailors and Marines Fund, 101 South Street, West Hartford, Connecticut, 06110, 860-953-4345).

### **Worker's Compensation**

The Worker's Compensation Commission administers a program which provides employees injured on the job with health care, income payments, and rehabilitation services (including vocational training). All employers are required by law to have worker's compensation insurance. However, since each company contracts with an insurance company of their choice, individual benefits may vary.

To apply for Worker's Compensation benefits, the injured employee should contact the Worker's Compensation Commissioner having jurisdiction over the city in which the worker has been injured. The addresses and telephone numbers of the several district offices are listed in the blue pages of the local telephone directories.

For detailed, up-to-date information concerning the available benefits and the application procedures, please contact the following address: State of Connecticut Worker's Compensation Commission, 21 Oak Street, Hartford, Connecticut, 06106, 860-493-1500.

### **Food Stamps**

The Food Stamp program is a federal program designed to give low-income households extra money to purchase food. In Connecticut, the program is administered by the Department of Income Maintenance listed in the blue pages under "Connecticut State of". You can also get information by calling the Food Stamp Hotline 800-842-1508 or 860-842-1508. To request an appeal, write: Fair Hearing Division, Department of Income Maintenance, 120 Charles Street, Meriden, Connecticut, 06450.

### **Elderly Nutrition and Child Nutrition Programs**

Many communities offer special federal and state government subsidized programs such as Meals on Wheels for persons unable to get out of their homes. Contact your local Info-Line for a program near you.

### **Energy Assistance Programs**

Several energy assistance programs are available to Connecticut residents. They provide financial aid to many low-income households to help pay energy costs. Contact INFO LINE for information on programs in your area. You may also want to contact the State's ENERGY HOTLINE, 800-842-1132.

## **HEALTH ASSISTANCE PROGRAMS**

### **General Assistance Medical Program**

Local General Assistance offices can provide some medical assistance to eligible participants. People who receive financial aid through the General Assistance Program (also called City or Town Welfare) are automatically entitled to medical assistance. You may be eligible for other government programs instead.

Applications are made at the local GA office in the town where you live. If you are denied assistance you can request a **hearing first on a local level and then on a state level**. You can obtain legal assistance and information from your local Legal Aid or Neighborhood Legal Services office.

### **Medicare**

Medicare is a federal health insurance program for people 65 or older, people with permanent kidney failure, and certain people who have disabilities.

**Medicare has two parts**-Hospital insurance (Part A) and medical insurance (Part B).

Hospital insurance helps pay for three kinds of care. These are: inpatient hospital care, medically necessary inpatient care in a skilled nursing facility after a hospital stay, and home health care.

Medical insurance (Part B) can help pay for any doctor's services, outpatient hospital care, outpatient physical therapy and speech pathology services, home health care, and a number of other health services and supplies which are not covered by hospital insurance. Medicare handbooks listing the exact services provided under the program are available in the local Social Security Offices.

Individuals under the age of 65 who qualify for Medicare by virtue of being SSDI recipients, are automatically eligible for Medicare hospital insurance (Part A) two years after their injury. However, one does not automatically qualify for benefits under the medical insurance (Part B) program. To obtain these benefits an application has to be submitted to the local Social Security Administration office. Moreover, medical insurance (Part B) is not free; it is subject to payment of a monthly premium.

Medicare provides basic protection against the high cost of health care. **However, it does NOT cover all medical and hospital expenses, and few expenses related to special equipment needs.** Therefore, many private insurances supplement Medicare. The federal government **does not** sell or service such insurance.

If you want help in deciding whether to buy private supplementary insurance, call any Social Security Administration office for the latest guides to health insurance for people with Medicare, or consult with any one of the other appropriate information sources listed in this chapter, or seek assistance from a private insurance agent of your own choosing.

If you disagree with a decision on the amounts Medicare will pay on a claim or have questions regarding the services provided, you always have the right to ask for a review of the decision. Any Social Security Administration office can be asked for assistance concerning formal hearings. Certain cases can eventually be appealed to a federal court.

If you are having problems with Medicare, you can contact Legal Assistance to Medicare Patients (LAMP), a project of the Connecticut Legal Services, PO Box 258, Willimantic, Connecticut 06226, (860) 423-2556. They can provide free legal services and advice. Or, contact the Center for Medicare Advocacy (860) 456-7790, or 800-262-4414.

NOTE: Connecticut has two programs to assist people on Medicare. Conn. PACE helps eligible individuals pay for prescription drugs and insulin (800-423-5026, 832-9259 or write P.O. Box 5000, Hartford, CT., 06102). Conn. MAP provides eligibility cards to people

whose income is below a prescribed level which requires physicians to not charge more than what Medicare determines a reasonable charge 800-443-9946, 860-424-4925.

### **Medicaid (Title XIX)**

Medicaid (Title XIX) is a program administered by the Connecticut Department of Social Services to assist people with limited income and resources in paying medical expenses. To be eligible you must be over 65, blind, have a disability, or be a member of a family with dependent children under 21 and one parent unemployed, incapacitated, absent from home or deceased. Income levels are established on a regional basis. However, a “spend-down” process may be possible if you have medical bills that equal or exceed your excess income and resources. A wide scope of health services is available including physicians’ services, hospitals, nursing homes, prescribed medication, home health aid services and personal care services. the ownership of a home you live in does not affect eligibility in the community and a lien is not required for people under 65.

If you are having difficulty meeting medical expenses, do not assume you are ineligible. Call and ask. Remember the “spend-down” clause. Income and asset guidelines are established by the state legislature. They need your input. For more information on Medicaid, or to apply, contact the district office of the Department of Social Services (listed under “Connecticut, State of” in the blue pages of your phone book).

### **Personal Care Assistance**

Connecticut has a few programs that address the need for personal care assistance for people who have physical disabilities. If you have a disability that affects your ability to perform activities of daily living (for example, dressing, toileting, eating, driving, etc) you may be eligible for personal care services under either the personal Care Assistance Program through the Department of Social Services for people who are employed or employable, or through Medicaid.

### **BUREAU OF REHABILITATION SERVICES (BRS)**

Assistance may be available from the Bureau of Rehabilitation Services for employment related needs in areas such as medical/rehabilitation services, training, transportation, psycho-therapy and other counseling services, equipment and so on. Refer to the Employment Chapter for further information on BRS assistance.

### **Private Insurers**

For those people covered through private insurance companies coverage is not affected by personal income. For further information, contact your employer or agent. It is important to always check with your insurance company rather than assuming they will not cover a particular service. Be persistent! It is often difficult to understand their explanation of coverage. Don’t give up until you understand and are satisfied with their explanations.

The State of Connecticut Insurance Department handles complaints and disputes concerning most types of insurance problems, including medical insurance claims. The only exceptions are federal programs or Worker's Compensation claims.

All complaints should be addressed to the State of Connecticut Insurance Department, PO Box 816, Hartford, Connecticut, 06142-0816 or call 860-297-3884.

### **Veteran's Benefits**

Hospital care (under certain conditions only) from the Veterans' Administration is provided to veterans on a bed-available basis for treatment of non-service connected conditions, provided that the injured individual signs a statement of inability to defray the costs of comparable care.

In addition, other benefits and services, such as disability pensions, outpatient treatment, home health services, home improvements, counseling, educational assistance, etc., may be available depending upon the years and the duration of the injured individual's military or naval service.

The locations and telephone numbers of the Veterans' Administration regional offices are listed in the blue pages of local telephone directories or call 800-447-0961 (Connecticut Department of Veteran Affairs) or 800-827-1000 (US Department of Veteran Affairs).

### **Worker's Compensation**

The Worker's Compensation Commission administers a program which provides employees injured on the job with health care, income payments, and rehabilitation services (including vocational training). All employers are required by law to have worker's compensation insurance. However, since each company contracts with an insurance company of their choice, individual benefits may vary.

To apply for Worker's Compensation benefits, the injured employee should contact the Worker's Compensation Commissioner having jurisdiction over the city in which the worker has been injured. The addresses and telephone numbers of the several district offices are listed in the blue pages of the local telephone directories.

For detailed, up-to-date information concerning the available benefits and the application procedures, please contact the following address: State of Connecticut, Worker's Compensation Commission, 21 Oak Street, Hartford, Connecticut, 06106, 860-493-1500.

## **ELDERS / PEOPLE WITH DISABILITIES BENEFITSCHECKUP**

[www.benefitscheckup.org](http://www.benefitscheckup.org) BenefitsCheckUp is the National Council on Aging's on-line tool for people ages 55+ to see what federal and state programs may be available to them.

## **CONNECTICUT HOME CARE PROGRAM FOR ELDERS**

<http://www.dss.state.ct.us/svcs/CHCPE/index.htm> For information and to apply, call Alternate Care Unit at DSS Central Office, (800)445-5394 Conn. Home Care Program for Elders manages medical and non-medical support services that are needed by frail individuals ages 65+ to avoid institutionalization. Managed services include visiting nurse services, home health aide, chore assistance, homemakers, adult day care, home delivered meals, companion services, respite care, transportation, emergency response systems, and other services necessary to support independent living. Cost of services cannot exceed cost of institutional care. The purpose of the program is to keep elders from being institutionalized when community based services will help them stay in the community. There are no income limits for the program, but clients in higher income ranges are required to contribute to the cost of the services they need. Asset limits depend upon income level. The benefit of program participation for older adults with higher incomes and who must pay for full cost of care is that they can receive the case management and care oversight services that CT Home Care Program case managers provide. Income and asset restriction effective 1/1/2006 • State-Funded Program: No income limit; Asset limit for an individual: \$19,908; Asset limit for a couple: \$29,862 • Medicaid Waiver Program: Income limit for individual: \$1,809/month; Asset limit for an individual: \$1,600; Asset limit for a couple when one is a client: \$21,508; Asset limit for a couple when both are clients: \$3,200.

**MEDICARE ADVOCACY** <http://www.medicareadvocacy.org> Information, assistance, advocacy: call (800)262-4414 Center for Medicare Advocacy provides information, advocacy, and legal assistance to help Medicare beneficiaries with all aspects of Medicare-related questions or problems, including help with filing Medicare appeals.

**MEDICARE SAVINGS PROGRAMS** Apply at DSS offices and suboffices; see Appendix for site list. MSP's (Medicare Savings Programs) pay a person's Medicare B premiums, and in some cases, their co-payments and deductibles. NOTE: *Income limits listed below are GROSS income amounts - in other words, before earned and unearned income disregards are applied. The most common disregard amount is \$207, but could be higher or lower depending upon living situation, whether the person is working, and other considerations.*

**QMB:** Qualified Medicare Beneficiary program helps low to moderate income elderly or disabled Medicare beneficiaries by paying the Medicare Part B premium, deductibles and coinsurances. Income and asset eligibility for the year 4/1/06-3/31/07: **Gross** income limit (before disregard is applied) is \$1,024 for a single person, and \$1,514 for a couple; Asset limit is \$4000 for a single person; \$6000 for a couple.

**SLMB:** Special Low-Income Medicare Beneficiary Program pays Medicare Part B premiums for Medicare beneficiaries. Income and asset eligibility for the year 4/1/06-3/31/07: Individual: **gross** income limit is \$1,187.40 with asset limit of \$4000. Married couple: **gross** income limit is \$1,734/month with asset limit of \$6000.

**ALMB:** Additional Low-Income Medicare Beneficiary Program pays the Medicare Part B premiums for eligible Medicare beneficiaries. Note: ALMB is not an entitlement program and the funding is limited. When available funds are exhausted applications will be denied. Income and asset eligibility for the year 4/1/06-3/31/07: Individual: **gross** income limit \$1,309.94/month with no asset limit; Married couple: **gross** income limit \$1,899/month with no asset limit.

**CONNMAP** To apply for ConnMAP, call DSS Elderly Services, (800)443-9946  
ConnMAP (Connecticut Medicare Assignment Program) issues cards to income-eligible Connecticut residents who are enrolled in Medicare Part B. The ConnMAP card ensures that Medicare providers will not bill for more than the Medicare-approved reasonable rate for covered services. Applicants must have lived in Connecticut for at least 6 months, and must be enrolled in Medicare Part B. There is no asset limit; income restrictions for 1/1/06-12/31/06 are as follows: 2005 adjusted gross income for an individual must be under \$36,795, 2005 adjusted gross for a couple must be under \$49,665.

**MEDIGAP INSURANCE** [Link to CT Dept of Insurance's list of companies approved to sell Medigap policies in CT.](#) Medigap policies supplement Medicare A and B, providing a basic benefit package, and different combinations of other benefits depending upon the plan selected. There are 10 standard Medigap plans, designated by letters A through L; Plan A is the basic benefit package; each of the other 11 plans offer different combinations of benefits. The CHOICES counselors at the Area Agencies on Aging can also provide lists of companies offering Medigap insurance in Connecticut, and can help people understand the differences among the plans.

**CHOICES PROGRAM** <http://www.ctelderlyservices.state.ct.us/choices.htm> Call (800)994-9422 to reach your closest CHOICES program. CHOICES, managed by the regional Area Agencies on Aging, is a free information and benefits counseling program for people ages 60+, or people under age 60 who are disabled and need help with Medicare issues. The five program components of CHOICES include counseling and information to older adults about public and private insurance programs, outreach, information and referral to senior services, counseling about resource options, and eligibility screening for state and federal benefit and support programs. CHOICES is the lead program in Connecticut responsible for helping Medicare beneficiaries understand and choose a Medicare Prescription Drug Plan.

**MEDICAL TRANSPORTATION** [Link to list of Medical Transportation providers.](#) Many towns offer ride programs for elders and for people with disabilities. For information, call a town's senior center or human services department. Medicaid, HUSKY A, and Healthy Start benefits include transportation to medical appointments; SAGA Medical benefits do not include medical transportation unless it is for dialysis, chemotherapy, or radiation therapy appointments.

**TRANSPORTATION FOR PEOPLE WITH DISABILITIES** [Link to Disability Related Transportation providers.](#) Towns and some community based organizations have transportation services for adults of any age who have disabilities. Also, public buses have ADA Paratransit programs for individuals with mental or physical disabilities that prevent them from being able to use the regular public transportation system. The person's disability can be permanent, temporary, or conditional. (A "conditional" disability is one that exists under specified conditions; for example, at night, or when the temperature is very high or very low.) Fares, routes and schedules closely follow the public bus route. There is no age restriction, no income/asset restriction, and it is not necessary to be on SSI or SSD. The CT Dept. of Transportation manages the ADA paratransit system in Connecticut.

**PRESCRIPTION DRUG EXPENSE ASSISTANCE/MEDICAID, HUSKY A, HUSKY B, HEALTHY START, AND SAGA/MEDICAL** all include prescription drug coverage. **BENEFITSCHECKUP/RX** [www.benefitscheckup.org](http://www.benefitscheckup.org) The National Council on Aging's on-line tool may help point people to federal, state, and private prescription assistance programs for which they may be eligible. (The site is primarily oriented to people who have Medicare but are not eligible for Medicaid.)

**CONNPACE** <http://www.connpace.com/> For information or to apply call (800)423-5026. ConnPACE (Conn. Pharmaceutical Assistance Contract to the Elderly and Disabled) is a state prescription drug assistance program for income eligible people who are either ages 65+, or ages 18-65 who are receiving disability benefits under the Social Security Disability Program or the Supplemental Security Income Program (SSI). Must be a Connecticut resident for at least 6 months; Must be a U.S. citizen or have legal resident status. ConnPACE pays the cost of prescription drugs, insulin, and insulin syringes. There is an annual registration fee of \$30. Starting 1/1/06, 2005 annual income (previous year's income is used for current year eligibility) must be under \$22,300 for single individuals, or under \$30,100 for married couples. All ConnPACE enrollees are required to enroll in a Medicare Rx Prescription Drug Plan. People with low income are also required to apply for the Medicare Rx Low Income Subsidy. People eligible for the LIS will have co-pays as low as \$2; other ConnPACE enrollees who are not eligible for the LIS will not have co-pays higher than \$16.25.

## **MEDICARE RX / MEDICARE PART D –MEDICARE PRESCRIPTION**

**DRUG BENEFIT** [www.medicare.gov](http://www.medicare.gov) For assistance by phone call MEDICARE - (800)MEDICARE or CHOICES - 800-994-9422 Anyone who has Medicare A or B is eligible for the Medicare prescription drug benefit that began in January 2006. For Connecticut there are 44 plan options. Unlike Medicare Parts A and B, Part D is offered by individual prescription drug plans and people must enroll in one of the plans to receive the benefit. Each plan has a different constellation of premiums, deductibles and co-pays, and different formularies, but all plans must offer at least the standard benefit. People with low income and assets who qualify for the Low Income Subsidy (LIS) may not have to pay premiums or deductibles. For details go to: <http://www.medicare.gov> and click on Frequently Asked Questions. This web site also has a Plan Finder Tool and a Formulary Finder Tool to help people select the best plan for their circumstances.

**VETERANS All veterans:** For information call (877)222-VETS Department of Veteran Affairs (VA) offers a prescription benefit to honorably discharged veterans who are enrolled with the VA Health Care System and who have been seen by a VA doctor. Each 30-day supply of prescription medications has a \$2 co-pay. The VA may charge for the doctor's visit, but your insurance may cover this charge. (Veterans who are disabled or have low income do not have co-pays for prescription or doctor's visits.) **Active duty and retired military** For information call (877)DOD-MEDSTRICARE Senior Pharmacy Program is a prescription drug program for active duty military and their families; and for military retirees and their families.

## **PARTNERSHIP FOR PRESCRIPTION ASSISTANCE**

**(PPARX)** <https://www.pparx.org/Intro.php> For assistance by phone call (888)477-2669 Coalition of pharmaceutical companies and other national organizations provides a single point of access to patient assistance programs that in turn provide free or low-cost medications to income eligible individuals. People can call for assistance or access info and applications via the web site.

## **LOAN/PURCHASE PROGRAMS: MEDICAL EQUIPMENT AND ASSISTIVE TECHNOLOGY DEVICES**

**LOAN CLOSETS** Link to Medical Equipment Loan Closets. Many agencies, and sometimes town social service departments, operate loan closets that lend equipment such as wheelchairs, walkers, etc. to people who need them. Some loan closets may also sell used medical equipment and assistive technology equipment for nominal fees.

## **NEAT MARKETPLACE** [www.neatmarketplace.org](http://www.neatmarketplace.org)

For information, call NEAT: (866) 526-4492 The NEAT Marketplace's (New England Assistive Technology) Equipment Restoration Center (ERC) restores donated assistive devices and medical equipment/supplies. Restored items are available for sale at lower cost than a new item.

## **TECH ACT PROJECT/ASSISTIVE TECHNOLOGY LOAN PROGRAM**

<http://www.techactproject.com/loan/index.htm> . Independent Living Centers administer the Bureau of Rehabilitation Services' Tech Act Project, which provides low interest loans to people with disabilities to purchase equipment or to make home or vehicle modifications to maintain or improve functional capabilities.

**CONVERSE COMMUNICATIONS** [www.conversecommunications.com](http://www.conversecommunications.com) Converse Communications provides loaner TDD phones and closed caption interpreting for video tapes. Also repairs TDD phones at no charge for people who are deaf/hearing impaired.

**MUSCULAR DYSTROPHY ASSOCIATION** Northern/Southern CT Chapter – (860)633-4466 or (203)777-1273 Lower Fairfield Co Chapter –(203)256-8118 Loan closet with wheelchairs, lifts, walkers, shower benches, etc. for people with diagnosis of any of 43 neuromuscular diseases, including ALS. Must be registered with the Muscular Dystrophy Association.

## **CHARIOTS OF HOPE** [www.chariotsofhope.org](http://www.chariotsofhope.org)

For information and to apply call (860)242-HOPE International charitable agency loans wheelchairs at no cost to needy Conn. residents who are not covered by any insurance plan. Must have church or social service agency referral and must complete application form.

**DISEASE SPECIFIC ADVOCACY GROUPS** Many groups that specialize in supporting and advocating for people with specific illnesses or disorders, such as American Cancer Society, Multiple Sclerosis Society, United Cerebral Palsy, Spina Bifida Assn., Amyotrophic Lateral Sclerosis Assn., Voice for Joanie (ALS), have equipment loan or purchase programs.

**CHARITABLE FUNDS** To see if there is a charitable fund for your town, please call 2-1-1 or your town's social services department. Local charitable funds may offer limited and sometimes one-time help with medical equipment needs for eligible people. Eligibility requirements vary, but are usually for low income people residing in the charity's service area. *This guide was prepared in January 2006. For updated information or for additional resources, please call 2-1-1 or go to <http://www211.infoline.org/referweb/>. --25—*

## **CREATIVE FUNDING**

Funding is not easily available for many items such as ramps, adaptive equipment and vans. It becomes important to think creatively.

Some ideas to consider to obtain assistance include contacting civic clubs, churches and synagogues, employers, labor unions, school districts and local technical schools. Fund raising events have benefited some people. Consider combining funds from several sources or asking a friend or family member to supply the labor and request only the cost of materials. It is important for you to state your need succinctly, use documentation when possible and be clear about how much money you will need. You may in turn be able to provide a service or help the group with a project they are planning in the future. A staff member from a community agency may be able to assist you in developing a plan of action. Advocacy and tenacity will be important ingredients.