



# Things to Think About!



**By Brandan Atkin**

Independent living centers can be found in every state. These centers can help you with further questions that you may have concerning wheelchairs or any other questions you might have. Please check the Resource Links page for your states list of independent living centers.

The national CIL DIRECTORY lists independent living centers located in the U.S. and territories.

If your state link does not have a list of independent living centers, please feel free to visit the national CIL Directory at:

<http://www.ilru.org/html/publications/directory/index.html>

If there is anything that you would like to see discussed in our newsletters or on the webpage, please e-mail us at:

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## Paying For Your New Wheelchair

By Linda Jorgensen

Recently we met with a wheelchair company representative to begin the process of approvals and fittings for a new power wheelchair. When handed the "approximate estimate" for the desired replacement chair we took one look and went into immediate sticker shock. My husband raised his eyebrows and said, "I could buy two brand new economy cars for the same price"!

Every year advances are made in wheelchair technology. And every year it seems the cost of that equipment and those innovations goes up as well. For many families cost is the biggest obstacle to obtaining a much-needed wheelchair.

### The Main Objective

Obtain your funding. The biggest obstacle to obtaining funding for needed equipment is lack of knowledge. Many parents give up too soon. Remember. You, the parent, are in control of the process. You are the one who must see that you obtain the funding you are entitled to. Persistence, patience and understanding the process and your available resources will be your best strategies for a successful outcome.

### Funding Resources

#### 1. Private insurance carriers.

We've all heard horror stories about how bad insurance companies can be to work with. Don't assume your company is going to fall into that category. Give your company the benefit of the doubt. Contact your benefit specialist and ask some specific questions regarding what your policy will, and won't, cover. If you are lucky your chair will fit the guidelines required and your chair will be paid for. Many consumers get new chairs that meet their needs without difficulty. It does happen.

However, don't be discouraged if your insurance carrier initially denies funding for your chair. Most private insurance carriers don't want to admit they have more flexibility than first appears. Even most governmental programs allow appeals. *Case in point*, our daughter received her first wheelchair at age five.

When we submitted the first approval request for the purchase of an Invacare pediatric power wheelchair it was immediately denied. When we contacted the insurance representative her response to our questions was a surprise. The company did not want to fund a \$14,000.00 wheelchair for a growing five yr. old that would need a larger base fairly quickly. They preferred purchasing adult bases that would not need frequent replacing!

After some discussion with the equipment representative and our daughter's therapists it was decided our daughter could use an adult wheelchair base combined with a pediatric custom seating system attached. We filed an appeal with the changes. It passed! The insurance company agreed that was a reasonable compromise and the chair was purchased.

## 2. Medicaid.

Medicaid requirements and benefits vary by state. Many state programs will not fund wheelchairs at all while others will pay 100%. Others still may prefer paying a percentage AFTER a private carrier has been billed. It is your responsibility to contact your state Medicaid program to find out what your state will cover. You should also ask about their appeals process should you need it.

## 3. APPEAL!!

A little known fact, many insurance programs will often deny a first request for approval hoping individuals will give up. By following the approved appeals process many individuals obtain the equipment they need. ALWAYS APPEAL A DENIAL. Once an appeal has been denied it is then up to you to pursue alternate resources.

## 4. Alternate Resources.

If you are unable to obtain funding through private insurance or Medicaid programs consider alternate resources:

### A. Independent Living Centers.

Found in every state these centers specialize in assisting individuals in obtaining various skills and equipment in their immediate communities.

Not all Independent Living Centers are the same. Contact the center nearest you to find out what they can assist you with. (*Check your state [Resource Links](#) section list for centers in your area*)

### B. Local Banks.

Many banks offer low interest, no down payment loans for medical equipment. Shop around and find the best deal.

### C. Educational Scholarships or Grants.

Many of these programs can be used to purchase a wheelchair if required by the student to access academic programs.

### D. Family Members.

Many families will purchase cars for teenage children. Why not opt for a wheelchair, instead?

Remember. When purchasing a wheelchair it is important to take control of the process. Ask questions. And then ask some more. By educating yourself about the equipment approval process, available programs, being persistent and creative your loved one should be free wheeling around the neighborhood in a new set of wheels in no time!

