

Funding and Assistance

Many devices are expensive, but you may have insurance coverage that will help. Medicaid pays for high technology devices in almost every state. Insurance may pay for high tech devices depending on your coverage. Devices are typically classified as durable medical equipment. Insurance may pay for a mid tech device (it depends on whether the vendor of the device will put through an insurance request), but will rarely pay for a low tech or no tech device option. Medicaid will currently pay for a new device every five years, and insurance companies vary in how they will pay for a new device; it typically varies between three and seven years.

Keep in mind that schools are required to fund appropriate devices that are needed to work on IEP goals. Remember that it is an IEP team decision to pursue a device. Successful trials over time, documented by parents, the teacher, and the speech language pathologist or AAC specialist are useful in helping to persuade a school district to purchase a device. The law also says that if a student needs assistive technology equipment to complete homework so that she can benefit from her educational program, the device must be available at home. Communication in all settings including home is necessary in order to learn how to communicate at school, so using her talker can be considered her homework.

With insurance companies, be sure to emphasize the medical, not educational need. Ask for a demonstration before you make a purchase. Most companies will come to you. You can also request an assistive technology evaluation through the school district.

Ask the speech therapist if she can recommend a technology borrowing center where you can keep the device on loan for a while, even if it has to stay at school.

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