

○ Introduction

Some of the questions most frequently asked by amputees relate to the payment and coverage for the costs of prosthetic fitting and associated services or durable medical equipment (DME), such as wheelchairs, ramps and other adaptive equipment. The prosthetic fitting process can be very costly. Many durable medical devices, such as sophisticated electronic wheelchairs, are also expensive, and many people can experience financial hardship when trying to obtain these and other equipment needed to maintain their independence. This fact sheet will assist you in obtaining financial assistance for these devices that are essential to your day-to-day living.

For additional information and assistance, please contact the Amputee Coalition's Resource Center at 888/267-5669.

○ How do I prepare to apply for assistance?

Before attempting to find a funding source, you should take these three steps:

- 1. Determine what assistive device(s) you will need.** Those seeking to replace old or outdated equipment such as wheelchairs or crutches need to determine the specific item needed (make, model, manufacturer, etc.) and from where it will be purchased. If there are changes in your disability or ability levels, consult with a therapist, physician or rehabilitation professional to determine the necessary features to accommodate you. For those who are recent amputees or in need of new prostheses, consulting with medical and rehabilitation professionals is the essential first step in the process.
- 2. Get a prescription** for the device(s) you have chosen.
- 3. Gather personal information.** No matter where you seek assistance, organized information is important. To help you avoid frustration and unnecessary delays, keep the following documentation updated and handy:
 - Primary disability (time of onset and cause of disability)
 - Secondary disability (time of onset and cause of secondary disability)
 - Employment history
 - Family gross income
 - Monthly expenses (rent or mortgage payments, utilities, loans and bills, medical expenses, etc.)
 - Health insurance information
 - Name, age and relationship of dependents

Once you've accomplished the above steps, you should take time to consider how you want to justify your request for financial assistance. Some funding sources, particularly government programs, require the applicant to prepare a **justification statement** before funds are actually appropriated. State vocational rehabilitation agencies normally require that applicants demonstrate how the service or technology will enhance their ability to prepare for, get, or keep a job. If employment is not an expected outcome for you, then the justification statement must show that the device will enhance your independence. Other funding sources will have their own specific requirements.

○ Where can I find financial assistance?

Success in securing funding frequently depends on the applicant's ability to address each agency's unique requirements. Sources of financial assistance range from Medicare and other insurance options to national and local nonprofit organizations. The following is an overview of some of the available resources.

Nonprofit Organizations

Certain nonprofit organizations provide grants that assist amputees in acquiring prosthetic devices or durable medical equipment. See below to find out how you can benefit from this funding.

Ability Found

2324 S Constitution Blvd
West Valley City, UT 84119

877/231-4567

abilityfound.org

This organization does *not* provide assistance for prosthetics or orthotics, but they do assist with obtaining other types of medical equipment at little to no cost to the patient. This includes shower chairs, hospital beds, manual and power wheelchairs, gait trainers, grab bars, tub benches, and many other items. **You must have a medical professional apply on your behalf.** This could include a social worker, case manager, nurse, occupational or physical therapist, medical vendor or a physician who is familiar with the type of medical equipment that is needed as well as your specific diagnosis and needs. **Please note that items that need to be shipped or adapted to your needs may require a small contribution on behalf of the individual for shipping costs.**

More information on applying for assistance can be found at:
abilityfound.org/service-providers.

<p>Amputee Blade Runners</p> <p>356 24th Avenue North, Suite 300 Nashville, TN 37203</p> <p>615/752-1233</p> <p>http://amputeebladerunners.com/</p>	<p>Amputee Blade Runners is a nonprofit organization that helps provide free running prosthetics for amputees. Running prosthetics are <i>not</i> covered by insurance and are considered “not medically necessary,” so this organization helps amputees keep an active lifestyle. Their goal is to provide a running prosthesis to one athlete in all 50 states by 2016. They currently have athletes in 24 states who serve as ambassadors to other amputee athletes.</p> <p>To apply, you must fill out an application at amputeebladerunners.com/want-a-running-leg and send it to the address to the left or email it to amputeebladerunners@gmail.com.</p>
<p>Challenged Athletes Foundation (CAF)</p> <p>9591 Waples St. San Diego, CA 92121</p> <p>858/866-0959</p> <p>challengedathletes.org</p> <p>caf@challengedathletes.org</p>	<p>To be eligible for a grant through the Challenged Athletes Foundation's flagship program, Access for Athletes, an athlete's physical disability must be recognized within the International Paralympic Committee (IPC) classifications. For more information, please visit the IPC Web site at paralympic.org.</p> <p>To apply for grant funding for coaching fees, competition expenses, or equipment, visit challengedathletes.org/programs/grants/</p> <p>CAF does not discriminate based on age, gender, level of ability or sport, but does require applicants to demonstrate a clear financial need for their grant request.</p>
<p>Chive Charities</p> <p>chivecharities.org/recipient</p>	<p>Chive Charities helps underserved people throughout the country with medical needs. They focus on rare medical diseases, but also serve first responders and veterans with medical needs. To apply, go to chivecharities.org/recipient and click on “I am a new applicant.”</p>
<p>Fighting Back Scholarship Program</p> <p>610/688-8868</p> <p>fightingbacksp.org</p>	<p>The Fighting Back Scholarship Program is available to individuals who have suffered a life-changing illness or injury and are without finances needed to participate in a rehabilitative exercise program. Financial scholarships are awarded to be used for individualized exercise rehabilitation. To find the application link, go to the main Web site and click the “About” tab at the top of the homepage. Recipients of this scholarship will receive one-on-one rehabilitative training at the Fighting Back facility in Malvern, Pennsylvania. For questions, email scottd@fitnesstrainersinc.com.</p>

<p>Heather Abbot Foundation</p> <p>181 Bellevue Ave #407 Newport, RI 02840</p> <p>heatherabbottfoundation.org</p>	<p>The Heather Abbot Foundation is committed to helping individuals who have lost limbs due to traumatic circumstances get specialized prosthetic devices.</p> <p>To apply for a grant through the Heather Abbot Foundation, fill out the form at heatherabbottfoundation.org/get-involved/apply-for-a-grant.</p>
<p>Help Hope Live</p> <p>2 Radnor Corporate Center, Suite 100 100 Matsonford Road Radnor, PA 19087</p> <p>800/642-8399</p> <p>https://helpholive.org/</p>	<p>Even for clients who have insurance, a health crisis often becomes a financial crisis. For 35 years, Help Hope Live has been showing clients and families how to bring together a network of relatives, friends and neighbors in fundraising efforts to help cover the costs of uncovered medical expenses. These efforts play a critical role in helping our clients recover and maintain their health and independence.</p> <p>Since 1983, Help Hope Live has helped thousands of people raise millions of dollars to help pay a wide range of expenses, including out-of-pocket costs for: medications, durable medical equipment, home health care, wheelchair-accessibility modifications, physical therapy, innovative treatments, medical travel and temporary relocation, even emergency living assistance.</p>
<p>Life Nets The Wheelchair Project</p> <p>lifenets.org/wheelchair</p>	<p>The Wheelchair Project takes donated wheelchairs and gives them to individuals in need. To request a wheelchair, go to lifenets.org/wheelchair and click “Make a Request for a Wheelchair.” Follow the instructions to complete a form with personal information, including the type and size of wheelchair that you need. If you have difficulty with this process, email mike@lifenets.org.</p>
<p>Limbs for Life Foundation</p> <p>9604 N May Ave Oklahoma City, OK 73120</p> <p>888/235-5462</p> <p>limbsforlife.org</p> <p>admin@limbsforlife.org</p>	<p>Limbs for Life provides assistance for lower-limb amputees. The applicant must be a U.S. citizen or a permanent resident of the U.S. They must have no other means to pay for prosthetic care including Medicare, insurance coverage or state assistance. They must work with a prosthetist or clinic that agrees to accept LFL payment as full payment for their services.</p> <p>To apply for assistance, visit limbsforlife.org/get-help.</p>

<p>Limbs With Love</p> <p>Limbs With Love 9456 Cuyamaca St Suite 102 Santee, CA 92071</p> <p>limbswithlove.org</p>	<p>Limbs With Love is a nonprofit organization that seeks to provide prosthetic hands to children and adults in the U.S. and around the world free of cost through 3D printing technology. For more information, email Limbs With Love at limbswithlove@gmail.com or submit your question via their online contact form at limbswithlove.org/contact.html.</p>
<p>Limb Preservation Foundation</p> <p>1721 E 19th Ave, Suite 106 Denver, CO 80218</p> <p>303/429-0688</p> <p>limbpreservation.org</p>	<p>The Limb Preservation Foundation is committed to the prevention and treatment of limb threatening conditions due to cancer, trauma or infection. The Foundation raises funds to support research, education, college scholarship and patient assistance programs.</p> <p>Currently, the Limb Preservation Foundation is only able to serve individuals residing in the Rocky Mountain Region (limited to the states of Arizona, Colorado, Idaho, Kansas, Montana, Nebraska, New Mexico, Utah, and Wyoming).</p>
<p>Mending Limbs Organization</p> <p>214 Watson View Dr. Franklin, TN 37067</p> <p>615/390-3450</p> <p>mendinglimbs.org</p>	<p>Mending Limbs is a nonprofit organization that provides assistance with funding for prosthetic costs that are not adequately covered by insurance. To apply, complete and submit the form online at mendinglimbs.org/funding-application.</p>
<p>National Amputation Foundation</p> <p>40 Church Street Malverne, NY 11565</p> <p>516/887-3600</p> <p>amps76@aol.com</p>	<p>The National Amputation Foundation's donated medical equipment is available to any person in need through their Medical Equipment Give-A-Way Program. This includes wheelchairs, walkers, commodes, canes and crutches. While this program is open to anyone in need, the item(s) need to be picked up at the Foundation's office.</p> <p>To learn about how you can benefit from the National Amputation Foundation's Medical Equipment Give-A-Way Program, visit nationalamputation.org.</p>

<p>National Military Family Association</p> <p>militaryfamily.org/info-resources/efmp-special-needs.html</p>	<p>The Exceptional Family Member Program offers support to military families to help ensure that these families are not sent to areas where adequate services for medical, educational, or psychosocial needs cannot be met. The EFMP also provides information and support programs to families to help connect them to local services. This Web site explains the enrollment process for each branch.</p>
<p>Steps of Faith Foundation</p> <p>P.O. Box 15064 Lenexa, KS 66285</p> <p>615-426-6034</p> <p>stepsoffaithfoundation.org</p>	<p>Steps of Faith helps uninsured and under-insured amputees get the prosthetic limbs they desperately need to restore their livelihood. We find prosthetists to donate their time to help our patients and we raise money to cover the cost of prosthetic limbs. Contact billy@stepsoffaithfoundation.org for questions.</p>
<p>Steve Chamberlin's 50 Legs</p> <p>50legs.org</p>	<p>50 Legs provides amputees with the necessary care and prosthetics that they could not otherwise afford. To apply, go to the Web site; click the tab at the top labeled "More" then click on "Application for Assistance," or find the application at this link: https://50legs.org/application-for-assistance/.</p>
<p>The Wheelchair Recycler</p> <p>508/460-6328</p> <p>wheelchairrecycler.org</p>	<p>This nonprofit group refurbishes donated power wheelchairs and re-issues them direct to consumers at little to no cost to the new user. Most equipment is 90% below market value. To request current availability and cost of wheelchairs, submit your information on the form located at wheelchairrecycler.org/buy-a-wheelchair/</p>
<p>Local Service Clubs</p>	<p>Lions, Rotary, Elks, Shriners, or any other fraternity or special interest groups in your community could provide dollars or assistance in fundraising. You can contact the respective local organization for further information.</p> <p>For assistance in finding a local service club, contact the Amputee Coalition Resource Center at 888-267-5669.</p>

Children’s and Young Adult Services

Various organizations exist that specialize in assisting children in need of prosthetic devices. These are listed below. Children may also qualify for the above listed assistance programs, but the following groups exist to serve children and, in some cases, young adults.

<p>Cancer Survivors’ Fund cancersurvivorsfund.org</p>	<p>This fund reduces financial hardship on families by providing assistance toward the cost of prostheses for children and young adults. To be eligible, applicants must be a cancer survivor or currently diagnosed with cancer and the need for the prosthetic limb must be cancer-related. A letter from the treating physician documenting the need for the prosthesis due to treatment is required. Find more information and the application at: cancersurvivorsfund.org/Applications/MedicalAssistanceEligibility.htm (click on the red underlined text under bullet 3 to be directed to the online application).</p>
<p>First Hand Foundation 2800 Rockcreek Pkwy Kansas City, MO 64117 firsthandfoundation.org</p>	<p>First Hand Foundation is a public nonprofit that provides funding for individual children domestically and globally who need assistance with clinical necessities, medical equipment and travel expenses related to care. To request funding, go to their Web site, click on “Request Funding.” For more details on qualifications, click on “Programs,” then “Case Grants.” You can also email a caseworker at firsthandfoundation@cerner.com or call 816/201-1569.</p>
<p>Jordan Thomas Foundation P.O. Box 22764 Chattanooga, TN 37422 423/622-9006 jordanthomasfoundation.org</p>	<p>A nonprofit foundation that provides children affected by limb loss with the prostheses they need throughout childhood and adolescence. This foundation provides limbs to children up to the age of 18. Additionally, there is the option of a one-time assistance program for young-adults ages 18-24. Use the same application linked below.</p> <p>To refer a child to the Jordan Thomas Foundation, fill out the requested information at: jordanthomasfoundation.org/get-involved/refer-a-child.</p> <p>(Recipients must present documentation of financial need.)</p>

<p>Lost Limbs Foundation lostlimbsfoundation.org</p>	<p>The mission of the Lost Limbs Foundation is to provide financial assistance to children with amputations who are in need of medical and prosthetic assistance.</p>
<p>Variety The Children’s Charity 323/954-0820 usvariety.org/care info@usvariety.org</p>	<p>Variety aids children with physical challenges whose families cannot afford, nor obtain through insurance, necessary mobility equipment such as wheelchairs, walkers, strollers, specially-designed adaptive bikes, and other mobility devices.</p> <p>Variety’s Care Program delivers medical equipment and services to individual children. Grants under the Care Program are made to individual children and families and cover a variety of medical needs, including prosthetics and orthotics. For more information on the Care Program click “Apply for Help” to find and contact your local Variety chapter or go to usvariety.org/grants.</p>
<p>Wheel to Walk Foundation wheeltowalk.com</p>	<p>The Wheel to Walk Foundation is a nonprofit organization that helps children age 20 and younger obtain medical equipment or services not provided by insurance. These items include therapy cycles, wheelchairs and shower chairs. This organization is currently only accepting applications from Oregon, Washington, Idaho and California, but may expand their services in the future.</p>
<p>Programs for Children with Special Healthcare Needs (CSHCN)</p>	<p>Each state has a Title V CSHCN program administered through the Department of Health and Human Services (DHHS). Unfortunately, there is not a comprehensive online directory of these services, so you will need to contact your state’s DHHS office in order to find out about specific programs available to you.</p>

<p>State Children’s Insurance Program (CHIP)</p> <p>chipmedicaid.org</p>	<p>If your children need health coverage, they may be eligible for CHIP. If they qualify, you won't have to buy a Marketplace plan to cover them.</p> <p>CHIP provides low-cost health coverage for children in families that earn too much money to qualify for Medicaid. In some states, CHIP covers parents and pregnant women. Each state offers CHIP coverage, and works closely with its state Medicaid program.</p> <p>To enroll in CHIP, visit chipmedicaid.org.</p> <p>To learn more, visit insurekidsnow.gov.</p>
<p>Administration for Children and Families (ACF)</p> <p>acf.hhs.gov</p>	<p>The ACF is a division of the Department of Health & Human Services. They promote the economic and social well-being of families, children, individuals and communities.</p> <p>The grants available through ACF vary over time, and there may or may not currently be a grant available for prosthetic devices or DME. To see grant opportunities and eligibility requirements, visit acf.hhs.gov/grants/open/foa. Check back often to see if opportunities become available.</p> <p>To learn how to apply for a grant through this organization, visit acf.hhs.gov/grants/howto.</p> <p>For FAQs concerning the application process, visit acf.hhs.gov/grants/howto#chapter-10.</p>
<p>Shriners’ Hospital</p> <p>800/237-5055</p> <p>https://www.shrinershospital.sforchildren.org/shc</p>	<p>Shriners’ Hospital provides free orthopedic care to children under the age of 18 if there is a reasonable possibility that the child’s condition can be helped.</p>

<p>St. Jude Children’s Research Hospital</p> <p>901/595-3300</p> <p>stjude.org</p>	<p>Children may receive prosthetic care at St. Jude in conjunction with treatment of a catastrophic illness such as Osteosarcoma. Acceptance for treatment is based solely on a patient’s eligibility for an ongoing clinical trial at the hospital. To determine if your child is eligible, your physician must:</p> <ul style="list-style-type: none"> • Call the referral line at 888/226-4343 • Fax relevant information to 901/595-4011 • Have your physician complete a referral online. <p>For more information on referring a patient to St. Jude, go to stjude.org/patient-referrals.html.</p>
<p>Blue Cross Blue Shield (BCBS)</p> <p>bcbs.com</p>	<p>Some BCBS companies have established “Caring for Children Foundations” that provide free or low-cost coverage to children who are not insurable through Medicaid or private insurance. Some of these foundations work with the CHIP programs in their states. Others work independently and accept no government funding. Services and eligibility requirements vary. Call your local BCBS office or visit bcbs.com for more information.</p>

State and Federally Funded Sources of Financial Assistance

Success in securing funding frequently depends on the applicant’s ability to address each agency’s unique requirements. Sources of financial assistance range from Medicare and other insurance options to national and local nonprofit organizations. The following is an overview of some of the available resources.

<p>Medicare</p> <p>800/633-4227</p> <p>medicare.gov</p>	<p>If you are on Original Medicare, doctors and suppliers of prosthetic devices and DME are required to file a claim for the device you need. To learn more, visit medicare.gov/claims-and-appeals/file-a-claim/file-a-claim.html.</p> <p>If you are on Medicare, you can see if other devices you need are covered by going to medicare.gov/coverage/prosthetic-devices.html.</p> <p>For further information, take a look at the Amputee Coalition’s Fact Sheet: Medicare for People with Limb Loss.</p> <p>www.amputee-coalition.org/resources/medicare-for-people-with-limb-loss/</p>
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<p>Medicaid</p> <p>800/633-4227</p> <p>medicaid.gov</p>	<p>If you are on Medicare, you may also be eligible for Medicaid and CHIP coverage. Visit medicaid.gov/medicaid/eligibility for more information.</p> <p>However, individuals with disabilities who are eligible for Medicaid are entitled to all services that are deemed medically necessary. Also, because prosthetics and rehabilitative services are now considered an Essential Health Benefit (EHB) under the Affordable Care Act, states that have expanded their Medicaid programs must provide these benefits to people newly eligible for coverage.</p> <p>Medicaid programs are run by individual states. You can find information for your state’s Medicaid program here: https://www.medicare.gov/state-overviews/index.html.</p>
<p>Veterans Administration</p> <p>877/222-8387</p> <p>va.gov</p>	<p>In order to be eligible for enrollment in healthcare through the VA, you must have:</p> <ul style="list-style-type: none"> • Been discharged from active military service under honorable conditions • Served a minimum of two years if discharged after September 7, 1980 (prior to this date, there is no time limit) • Served as a National Guard member or reservist for the entire period for which you were called to active duty, other than for training purposes only. <p>The Veterans Administration’s Rehabilitation and Prosthetic Services is responsible for the national policies and programs for medical rehabilitation, prosthetic and sensory aids services that promote the health, independence and quality of life for veterans with disabilities. To find out more about this service, go to prosthetics.va.gov.</p> <p>If you want to apply for VA health benefits, go to 1010ez.med.va.gov.</p>
<p>TRICARE</p> <p>tricare.mil</p>	<p>TRICARE is the Department of Defense’s worldwide healthcare program for active duty and retired uniformed service members and their families. TRICARE covers prosthetics, prosthetic devices, and prosthetic supplies necessary because of injuries resulting from trauma, congenital anomalies or disease. TRICARE also covers:</p> <ul style="list-style-type: none"> • Any accessory or item of supply that is used with the device for

the purpose of achieving therapeutic benefit and proper functioning

- Services necessary to train the patient to use the device
- Repair of the device for normal wear and tear or damage
- Customization of the prosthesis when provided by an authorized provider
- Replacement when required due to: growth or a change in the patient's condition; if the device is lost or irreparably damaged; or the cost of repair would exceed 60% of the cost of replacement
- Surgical implants that are approved for use in humans by the U.S. Food and Drug Administration (FDA).

Prosthetic devices with an FDA-approved investigational device exemption (IDE) categorized by the FDA as non-experimental or investigational (FDA Category B) will be considered for coverage.

Coverage is dependent on the device meeting all other requirements of the law and rules governing TRICARE and upon the beneficiary involved meeting FDA-approved IDE study protocols.

This list of covered services is not all-inclusive. TRICARE covers services that are medically necessary and considered proven. There are special rules or limits on certain services, and some services are excluded. To find out more about exclusions, go to tricare.mil/CoveredServices/IsItCovered/Exclusions.aspx.

To find out more about your TRICARE options, visit tricare.mil/Plans.aspx.

Vocational Rehabilitation

U.S. Department of Labor
National Contact Center

866/487-2365

Most states have vocational rehabilitation programs that provide assistance to people with limb loss or other disabilities in obtaining and keeping employment; or if a prosthesis or other adaptive device is designated as a daily living aid. These programs vary widely from state to state as to eligibility requirements and services. Some may fund prosthetic care if it is determined to be necessary for employment, or if the device allows for greater independence. Assistive devices, such as wheelchairs, lifts and adaptive driving equipment, are often furnished to enable a person to get to work. Devices necessary for job performance are usually provided as well. Contact your state's Department of Health and Human Services office in order to find out about specific programs available to you.

Private Insurance

800/318-2596

healthcare.gov

The Affordable Care Act (“Obamacare”), passed in 2010, requires that every individual in the country has health insurance coverage. Not enrolling in health insurance will mean that you must pay a tax penalty each year. If you already have an insurance plan, you may be able to keep it if it meets minimum requirements. If you decide you need to sign up for a new private health insurance plan, you may do so independently, through your employer, or through the new insurance exchanges, called marketplaces. These insurance exchanges have been set up in each state. They will allow you to compare costs and coverage of various insurance plans and help you determine if you qualify for discounts or tax credits to help cover the costs of your health insurance.

The Affordable Care Act established provisions relating to Essential Health Benefits (EHBs). An Essential Health Benefit is a benefit that insurance policies must cover in order to be certified and offered in the marketplace. If a benefit is deemed an EHB, then that benefit cannot be subject to caps. States expanding their Medicaid programs must provide these benefits to people newly eligible for Medicaid. The statute itself establishes 10 categories of EHBs that, in theory, must be covered by every insurance plan that is going to receive any federal money. These categories include rehabilitative and habilitative services and devices, but the Department of Health and Human Services elected to allow states to define their own EHBs. Unfortunately, many states did not explicitly include prosthetic devices in their EHBs. However, nearly every state appears to have at least some level of coverage for prosthetic care. Insurance Marketplace Open Enrollment begins in November of each year and closes at the end of January.

For further information on open enrollment, your state’s insurance marketplace, and coverage for prosthetic devices and DME under various health insurance options, take a look at the Amputee Coalition’s Fact Sheet: Open Enrollment for Insurance Coverage by going to www.amputee-coalition.org/resources/open-enrollment-for-health.

Medical Discount Programs

Medical discount programs negotiate with Preferred Provider Organization (PPO) providers for their members to receive discounts on medical goods and services ranging from prescription drugs to office visits to nursing home care. While DME is often included in the benefits packages provided in the programs, prosthetic care is usually not specifically mentioned. For more information on these programs, visit consumer.ftc.gov/articles/0165-discount-plan-or-health-insurance.