

# Helpful Organizations

There are a variety of organizations that specialize in supporting the amputee and mobility-impaired communities. Some offer general support, while others specialize in those with specific diagnoses. This is not a complete list of resources, nor an official endorsement from Hanger Clinic. All content was sourced from the organization's website.

ADAPTIVE/ATHLETIC SPORTS	
<p><b>Ability Found</b>            2324 S Constitution Blvd            West Valley City, UT 84119            P: (877) 231-4567  <a href="http://abilityfound.org/">abilityfound.org/</a></p>	<p>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.</p> <p>More information on applying for assistance can be found at:  <a href="http://abilityfound.org/service-providers">abilityfound.org/service-providers</a>.</p>
<p><b>Amputee Blade Runners</b>            356 24th Avenue North            Suite 300            Nashville, TN 37203            P: (615) 752-1233  <a href="http://amputeebladerunners.com">amputeebladerunners.com</a></p>	<p>Amputee Blade Runners is a nonprofit organization that helps provide free running prosthetics for amputees. Running prosthetics are not 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 <a href="http://amputeebladerunners.com/want-a-running-leg">amputeebladerunners.com/want-a-running-leg</a> and send it to the address to the left or email it to <a href="mailto:amputeebladerunners@gmail.com">amputeebladerunners@gmail.com</a>.</p>
<p><b>Challenged Athletes Foundation (CAF)</b>            9591 Waples St.            San Diego, CA 92121            P: (858) 866-0959  <a href="mailto:caf@challengedathletes.org">caf@challengedathletes.org</a>  <a href="http://challengedathletes.org">challengedathletes.org</a></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 <a href="http://paralympic.org">paralympic.org</a>. To apply for grant funding for coaching fees, competition expenses, or equipment, visit <a href="http://challengedathletes.org/programs/grants/">challengedathletes.org/programs/grants/</a>.</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><b>National Amputee Golf Association</b>  11 Walnut Hill Rd.  Amherst, NH 03031  P: (800) 633-6242  F: (414) 376-1268  <a href="mailto:info@nagagolf.org">info@nagagolf.org</a>  <a href="http://nagagolf.org">nagagolf.org</a></p>	<p>This is the clearinghouse for amputee golf and golf-related activities.</p> <p>The association also conducts the First Swing program and Learn to Golf Clinics that are open to any disabled individual.</p>
<p><b>Move For Jenn</b>  P.O. Box 77578  Charlotte, NC 28271  P: (704) 710-6299  <a href="http://moveforjenn.org">moveforjenn.org</a></p>	<p>The Move For Jenn Foundation offers grants to sarcoma researchers and those who have suffered the loss of a limb to sarcoma or other affiliated diseases. The foundation's goal is to help sarcoma amputees afford or obtain an active-wear prosthetic, allowing them to regain strength and mobility faster and getting them back to the physical activities they enjoyed prior to amputation.</p> <p>View the <a href="#">Prosthesis Grant Application here</a>.</p>
<p><b>INFORMATIONAL RESOURCES</b></p>	
<p><b>Amputee Coalition of America</b>  900 E. Hill Ave.  Knoxville, TN 37915-2588  P: (888) 267-5669  <a href="http://amputee-coalition.org">amputee-coalition.org</a></p>	<p>The Amputee Coalition of America advocates for the rights of people with limb loss. This includes access to and delivery of information, quality care, appropriate devices, reimbursement, and the services required to lead empowered lives. The National Limb Loss Information Center refers amputees to sources for rehabilitative and prosthetic services and appropriate state and federal agencies.</p>
<p><b>PROSTHETIC FUNDING</b></p>	
<p><b>Heather Abbot Foundation</b>  181 Bellevue Ave.  Suite #407  Newport, RI 02840  <a href="http://heatherabbottfoundation.org">heatherabbottfoundation.org</a></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: <a href="http://heatherabbottfoundation.org/get-involved/apply-for-a-grant">heatherabbottfoundation.org/get-involved/apply-for-a-grant</a>.</p>
<p><b>Limbs for Life Foundation</b>  9604 N. May Ave.  Oklahoma City, OK 73120  P: (888) 235-5462  <a href="mailto:admin@limbsforlife.org">admin@limbsforlife.org</a>  <a href="http://limbsforlife.org">limbsforlife.org</a></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 <a href="http://limbsforlife.org/get-help">limbsforlife.org/get-help</a>.</p>

<p><b>Mending Limbs Organization</b>  214 Watson View Dr.  Franklin, TN 37067  P: (615) 390-3450  <a href="http://mendinglimbs.org">mendinglimbs.org</a></p>	<p>Mending Limbs is a nonprofit organization that provides assistance with funding for prosthetic costs that are not adequately covered by insurance.</p> <p>To apply, complete and submit the form online: <a href="http://mendinglimbs.org/funding-application">mendinglimbs.org/funding-application</a>.</p>
<p><b>ROMP USAP</b>  P.O. Box 100915  Denver, CO 80250  <a href="http://rompglobal.org/usap">rompglobal.org/usap</a></p>	<p>The Range of Motion Project (ROMP) US Assistance Program (USAP) serves people with amputation who do not have access to prosthetic care due to immigration status, lack of insurance or extreme financial hardship.</p>
<p><b>Steps of Faith Foundation</b>  P.O. Box 15064  Lenexa, KS 66285  P: (615) 426-6034  <a href="mailto:billy@stepsoffaiathfoundation.org">billy@stepsoffaiathfoundation.org</a>  <a href="http://stepsoffaiathfoundation.org">stepsoffaiathfoundation.org</a></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.</p>
<p><b>Steve Chamberlin's 50 Legs</b>  <a href="http://50legs.org">50legs.org</a></p>	<p>50 Legs provides amputees with the necessary care and prosthetics that they could not otherwise afford.</p> <p>To apply on the website, click the "More" tab at the top, then "Application for Assistance," or visit: <a href="http://50legs.org/application-for-assistance">50legs.org/application-for-assistance</a>.</p>
<p><b>Volunteers for Inter-American Development Assistance (VIDA)</b>  6251 Hollis St.  Emeryville, California 94608  P: (510) 655-8432  <a href="http://vidausa.org">vidausa.org</a></p>	<p>The Barr/United Amputee Assistance Fund was established through grants from the Barr Foundation. The organization's mission is to provide assistance to amputees who cannot afford prosthetic limbs and to promote quality prosthetic care for all amputees by reimbursing for materials and maintenance costs to prosthetists that provide limbs to amputees with no other source of funding.</p> <p>This program is a cooperative effort between the Amputee Assistance Fund and the amputee's prosthetist to improve the quality of life of the amputee. The United Amputee Services Association, Inc. also publishes A Survivor's Guide for the Recent Amputee that offers information about amputation, care of the residual limb, and a variety of other topics.</p>

## DME (WHEEL CHAIRS, CRUTCHES, HOSPITAL BEDS, ETC.)

<p><b>Life Nets:</b>  <b>The Wheelchair Project</b>  <a href="http://lifenets.org/wheelchair">lifenets.org/wheelchair</a></p>	<p>The Wheelchair Project takes donated wheelchairs and gives them to individuals in need. To request a wheelchair, go to <a href="http://lifenets.org/wheelchair">lifenets.org/wheelchair</a>. Follow the instructions to complete a form with personal information, including the type and size of wheelchair that you need.</p> <p>If you have any issues with this process, email <a href="mailto:mike@lifenets.org">mike@lifenets.org</a>.</p>
<p><b>National Amputation Foundation</b>  40 Church Street  Malverne, NY 11565  P: (516) 887-3600  <a href="mailto:amps76@aol.com">amps76@aol.com</a></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 <a href="http://nationalamputation.org">nationalamputation.org</a>.</p>
<p><b>The Wheelchair Recycler</b>  (508) 460-6328  <a href="http://wheelchairrecycler.org">wheelchairrecycler.org</a></p>	<p>This nonprofit group refurbishes donated power wheelchairs and reissues them direct to consumers at little to no cost to the new user. Most equipment is 90% below market value.</p> <p>To request current availability and cost of wheelchairs, submit your information on the form here: <a href="http://wheelchairrecycler.org/buy-a-wheelchair/">wheelchairrecycler.org/buy-a-wheelchair/</a>.</p>
<p><b>National Odd Shoe Exchange</b>  3200 N. Delaware St.  Chandler, AZ 85225-1100  P: 480-892-3484  F: 480-892-3568  <a href="http://oddshoe.org">oddshoe.org</a></p>	<p>The National Odd Shoe Exchange is a nonprofit organization that provides footwear and contacts for exchanging footwear to amputees and people with feet of different sizes.</p>
<h2>UNUSED PROSTHETIC DONATION</h2>	
<p><b>Limbs for Life Foundation</b>  9604 N. May Ave.  Oklahoma City, OK 73120  P: (888) 235-5462  <a href="mailto:admin@limbsforlife.org">admin@limbsforlife.org</a>  <a href="http://limbsforlife.org">limbsforlife.org</a></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 <a href="http://limbsforlife.org/get-help">limbsforlife.org/get-help</a>.</p>

<p><b>Physicians for Peace</b>  229 W. Bute St.  Suite 200  Norfolk, VA 23510  P: (757) 625-7569 ext. 326</p>	<p>Physicians for Peace is an international, humanitarian, non-profit, medical education organization dedicated to building peace and international friendships in developing nations with unmet medical needs and scarce resources. Donations of medical supplies and equipment are greatly valued.</p>
<p><b>The Prosthetic and Orthotic Component Clearinghouse</b>  MedShare International  c/o P.O.C.C.  3240 Clifton Springs Road  Decatur, GA 30034</p>	<p>The POCC was launched in July 2007 as a collaborative project between MedShare International and the U.S. National Member Society of ISPO (US-ISPO). The aim of the Prosthetic and Orthotic Component Clearinghouse is to provide a mechanism for people to make tax deductible donations of new and gently used prosthetic and orthotic goods while in turn affording non-governmental organizations (NGOs), P&amp;O practitioners, and developing world schools and facilities access to these badly needed supplies. (Prosthetic donations only, through the end of 2007.)</p>
<p><b>PEDIATRICS</b></p>	
<p><b>Inner Wheel</b>  <a href="http://innerwheelusa.com">innerwheelusa.com</a></p>	<p>The Inner Wheel U.S.A. Foundation, Inc., provides myoelectric prosthesis to children born without or lost an arm or hand through disease or accident. The clinics work with the Foundation to also provide resources for recycling and distribution of myoelectric limbs.</p>
<p><b>Shriners Hospital</b>  P: (800) 237-5055  <a href="http://shrinershospitalsforchildren.org/shc/orthopaedics">shrinershospitalsforchildren.org/shc/orthopaedics</a></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><b>St. Jude Children’s Research Hospital</b> P: (901) 595-3300 <a href="http://stjude.org">stjude.org</a></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.</p> <p>To determine if your child is eligible, your physician must:</p> <ul style="list-style-type: none"> <li>• Call the referral line at (888) 226-4343</li> <li>• Fax relevant information to (901) 595-4011</li> <li>• Complete a referral online</li> </ul> <p>For more information on referring a patient to St. Jude, go to <a href="http://stjude.org/patient-referrals">stjude.org/patient-referrals</a></p>
<p><b>Blue Cross Blue Shield (BCBS)</b></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.</p> <p>Services and eligibility requirements vary. Call your local BCBS office or visit: <a href="http://bcbsnd.com/caring-foundation/impact-areas/caring-for-kids">bcbsnd.com/caring-foundation/impact-areas/caring-for-kids</a></p>
<p><b>Programs for Children with Special Healthcare Needs (CSHCN)</b></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><b>State Children’s Insurance Program (CHIP)</b></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 learn more, visit <a href="http://insurekidsnow.gov">insurekidsnow.gov</a>.</p>
<p><b>Administration for Children and Families (ACF)</b></p>	<p>The ACF is a division of the Department of Health &amp; Human Services. They promote the economic and social well-being of families, children, individuals and communities. The grants available through ACF vary over time, and there may or may not currently be a grant available for prosthetic devices or DME.</p> <p>To see grant opportunities and eligibility requirements, visit <a href="http://acf.hhs.gov/grants">acf.hhs.gov/grants</a>.</p>

## REHABILITATION AND MISCELLANEOUS EXPENSES

<p><b>Help Hope Live</b>                  2 Radnor Corporate Center                  100 Matsonford Road                  Suite 100                  Radnor, PA 19087                  P: (800) 642-8399  <a href="http://helphopelive.org">helphopelive.org</a></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><b>Limb Preservation Foundation</b>                  1721 E 19th Ave, Suite 106                  Denver, CO 80218                  P: (303) 429-0688  <a href="http://limbpreservation.org">limbpreservation.org</a></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><b>Fighting Back Scholarship Program</b>                  P: (610) 688-8868  <a href="mailto:scottd@fitnesstrainersinc.com">scottd@fitnesstrainersinc.com</a>  <a href="http://fightingbacksp.org">fightingbacksp.org</a></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. Recipients of this scholarship will receive one-on-one rehabilitative training at the Fighting Back facility in Malvern, Pennsylvania.</p> <p>To apply, visit <a href="http://fightingbacksp.org">fightingbacksp.org</a> and navigate to the About section.</p>
<h2>MILITARY, VETERANS, FIRST RESPONDERS</h2>	
<p><b>Chive Charities</b>  <a href="http://chivecharities.org/recipient">chivecharities.org/recipient</a></p>	<p>Chive Charities helps under-served people throughout the country with medical needs. They focus on rare medical diseases, but also serve first responders and veterans with medical needs.</p> <p>To apply, visit <a href="http://chivecharities.org/recipient">chivecharities.org/recipient</a> and click on "I am a new applicant."</p>
<p><b>National Military Family Association</b>  <a href="http://militaryfamily.org/info-resources/efmp-special-needs">militaryfamily.org/info-resources/efmp-special-needs</a></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.</p> <p>The EFMP also provides information and support programs to families to help connect them to local services. Their website explains the enrollment process for each branch.</p>

<p><b>Veterans Administration</b> P: (877) 222-8387</p>	<p>In order to be eligible for enrollment in healthcare through the VA, you must have:</p> <ul style="list-style-type: none"> <li>• Been discharged from active military service under honorable conditions</li> <li>• Served a minimum of two years if discharged after September 7, 1980 (prior to this date, there is no time limit)</li> <li>• 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.</li> </ul> <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.</p> <p>To find out more about this service, go to <a href="http://prosthetics.va.gov">prosthetics.va.gov</a>. If you want to apply for VA health benefits, go to <a href="http://va.gov/vaforms/medical/pdf/10-10EZ-fillable.pdf">va.gov/vaforms/medical/pdf/10-10EZ-fillable.pdf</a>.</p>
<p><b>TRICARE</b></p>	<p>TRICARE is the Department of Defense’s worldwide healthcare program for active duty and retired uniformed service members and their families.</p> <p>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"> <li>• Any accessory or item of supply that is used with the device for the purpose of achieving therapeutic benefit and proper functioning</li> <li>• Services necessary to train the patient to use the device</li> <li>• Repair of the device for normal wear and tear or damage</li> <li>• Customization of the prosthesis when provided by an authorized provider</li> <li>• 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</li> <li>• Surgical implants that are approved for use in humans by the U.S. Food and Drug Administration (FDA).</li> </ul> <p>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, visit <a href="http://tricare.mil/CoveredServices/IsItCovered/Exclusions.aspx">tricare.mil/CoveredServices/IsItCovered/Exclusions.aspx</a>.</p> <p>To find out more about your TRICARE options, visit <a href="http://tricare.mil/Plans.aspx">tricare.mil/Plans.aspx</a>.</p>



<p><b>Local Service Clubs</b></p>	<p>Lions, Rotary, Elks, Scottish Rite, 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>
<p><b>STATE AND FEDERALLY FUNDED SOURCES OF FINANCIAL ASSISTANCE</b></p> <p>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>	
<p><b>Medicare</b> P: (800) 633-4227 <a href="http://medicare.gov">medicare.gov</a></p>	<p>For more information on the types of devices that are covered, how coverage works, and any costs for which you may be responsible, visit <a href="http://medicare.gov/coverage/prosthetic-devices">medicare.gov/coverage/prosthetic-devices</a>. 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 <a href="http://medicare.gov/claims-and-appeals/file-a-claim/file-a-claim.html">medicare.gov/claims-and-appeals/file-a-claim/file-a-claim.html</a>.</p> <p>If you are on Medicare, you can see if other devices you need are covered by going to <a href="http://medicare.gov/coverage/prosthetic-devices.html">medicare.gov/coverage/prosthetic-devices.html</a>.</p> <p>For further information, take a look at the Amputee Coalition's Fact Sheet: Medicare for People with Limb Loss: <a href="http://amputee-coalition.org/resources/medicare-for-people-with-limb-loss/">amputee-coalition.org/resources/medicare-for-people-with-limb-loss/</a></p>
<p><b>Medicaid</b> P: (800) 633-4227 <a href="http://medicaid.gov">medicaid.gov</a></p>	<p>If you are on Medicare, you may also be eligible for Medicaid and CHIP coverage. Visit <a href="http://medicaid.gov/medicaid/eligibility/index.html">medicaid.gov/medicaid/eligibility/index.html</a> for more information.</p> <p>Unfortunately, prosthetic devices are categorized as an optional benefit under Medicaid. 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: <a href="http://medicaid.gov/chip/state-program-information/index.html">medicaid.gov/chip/state-program-information/index.html</a>.</p>

<p><b>Vocational Rehabilitation</b>  <b>U.S. Department of Labor</b>  <b>National Contact Center</b>  P: (866) 487-2365  <a href="http://askearn.org/state-vocational-rehabilitation-agencies/">askearn.org/state-vocational-rehabilitation-agencies/</a></p>	<p>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.</p> <p>Contact your state's Department of Health and Human Services office in order to find out about specific programs available to you.</p>
<p><b>Private Insurance</b>  P: (800) 318-2596  <a href="http://healthcare.gov">healthcare.gov</a></p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>Open Enrollment for Insurance Coverage: <a href="http://amputee-coalition.org/resources/open-enrollment-for-health">amputee-coalition.org/resources/open-enrollment-for-health</a>.</p>