

Paying for a Communication Device

There are many ways to help pay for your child's communication device. This handout tells you more about different ways to cover the costs for your child's device.

You can pay for your child's communication device through your health insurance, your child's school district, the California Connect program, grants, or by paying the full cost yourself.

Health insurance



Your child's **health insurance company** can pay for some or all of the device's cost. They may also have special rules for how often they will pay for a Speech Generating Device, also called an SGD. For example, some may only cover one every five years.

- **Wait time to get the device:** Depends on the health insurance company.
- **How long can you keep the device:** You can keep the device for as long as you would like.
- **Who owns the device:** You own the device.
- **Device warranty:** Depends on the vendor. Normally, the device comes with a warranty and customer support when the health insurance company pays for it.
- **How to apply:**
 - You may need to give your health insurance company a doctor's note or other proof that the device is **medically necessary**, or an important need for your child's healthcare.
 - Normally, insurance companies only cover devices after ruling out less expensive options.
 - The device may need to meet specific standards.

School district



If your child's **school district** lets your child borrow a device while they are enrolled, you do not have to pay for it. The devices don't have to meet the same standards and rules as ones that go through the health insurance coverage process. For example, schools may allow students to change from one device to another more often.

- **Wait time to get the device:** Depends on the school district.
- **How long can you keep the device:** Normally, your child can use the device until they leave the school.
- **Who owns the device:** The school owns the device. While your child is enrolled, they may be able to use it at school. Your child may also be allowed to use it at home.
- **Device warranty:** Talk with your child's school to learn more about what to do if the device has problems.
- **How to apply:** Ask your child's school district for an Augmentative and Alternative Communication evaluation, or an AAC evaluation.
 - If your **Speech Language Pathologist** has already recommended a communication device for your child, you can give their evaluation to your child's school district. Your child's school may consider this evaluation when you are applying for a communication device.

Voice Options program



Voice Options is a payment program run by the California Department of Rehabilitation, or DOR. It gives a free iPad with a communication app to Californians who qualify for them.

- **Wait time to get the device:** There might be some waiting times, but it's often quicker than insurance, with less denial risk.
- **How long can you keep the device:**
 - Normally, the **first device** Voice Options gives you needs to be returned **within 2 weeks**.
 - You can usually keep the **second device** they give you for as long as your child needs it.
- **Who owns the device?** Contact your Voice Options representative to learn more.
- **Device warranty:** Contact your Voice Options representative to learn more.
- **How to apply:**
 - **Your Speech Language Pathologist will give you a signed Voice Options Applicant Referral Form to apply for the program.**
 - **Schedule your first appointment with the program by calling a Voice Options provider.** You can find them by visiting www.dor.ca.gov/Home/VoiceOptions.
 - During this appointment, your provider will show you different devices covered by the Voice Options program.
 - **After your visit, you will need to borrow a device to try at home.** You may be placed on a waitlist for this device, which will most likely include an iPad and an app.
 - **If the device works, tell the program about the iPad and app you would like.** The program can buy the iPad and the app for your child.

California Connect program



California Connect is a payment program that may be able to help pay for the device. They can cover the cost of devices that cannot be paid for through your child's health insurance.

You will need to show California Connect proof that you do not have other ways to pay for the device.

To learn more about this program, visit their website at www.caconnect.org.

- **Wait time to get the device:** There could be a wait of several months or more.
- **How long can you keep the device?** You can keep the device for as long as you would like.
- **Who owns the device:** You own the device.
- **Device warranty:** Depends on the vendor. Some will include a warranty when you buy the device.
- **How to apply:** To apply, work with the vendor for your child's communication device. You may need to give the vendor proof that you have no other way to pay for the device. For example, proof that you cannot use your current health insurance to pay for it.

Grant money



Grant money is a type of donation to be used by people who need money to buy things that they need. This money is given by special groups, like the government, charities, or other companies. Some groups give grant money to help people who need special healthcare devices. When someone applies for one of these grants, if approved, they can use the money to help pay for their devices.

- **Wait time to get the device:** There could be a wait of several months or more.
- **How long can you keep the device:** Talk with the organization that runs the grant to learn more.
- **Who owns the device:** Normally, you own the device.
- **Device warranty:** Talk with the organization that runs the grant to learn more.
- **How to apply:** Talk with the organization that runs the grant to learn more. You may need to give the grant organization proof that you need extra help to pay for the device. For example, proof of income.

You pay for the device yourself



You can also **pay the full cost of the device yourself** with your own money.

If you choose to pay for the device yourself, your health insurance company will most likely not reimburse you for this payment.

- **Wait time to get the device:** Depends on where you are buying the device.
- **Who owns the device:** You own the device.
- **How long can you keep the device?** You can keep the device for as long as you would like.
- **Device warranty:** Depends on the vendor. Some will include a warranty when you buy the device.

You can also download different communication apps for your digital tablet to turn it into a communication device. Talk with your **Speech Language Pathologist** to learn more about recommended apps.

Please talk with your **Speech Language Pathologist** if you have any questions about this handout.