

# Assistive Technology Funding Guide: Grants, Programs, and Financial Aid

If you are researching how to pay for assistive technology, you are probably feeling overwhelmed. Maybe you just learned that the magnifier or screen reader you need costs more than you expected. Maybe a doctor recommended a device, and your first thought was, “How am I supposed to afford this?”

That reaction is completely normal, and you are not alone in it.

Here is the core message we want you to take away: assistive technology funding is real, it is available, and most people qualify for more help than they realize. The cost barrier feels enormous at first, but there are grants, insurance benefits, state programs, vocational rehabilitation funds, tax deductions, and nonprofit resources designed specifically for situations like yours.

You do not have to navigate this alone, and you almost never have to pay full price out of pocket. This guide walks you through every funding source available for low vision assistive technology, in plain language, so you can build a strategy that fits your situation. If you want personal help applying any of this to your own needs, our team offers [free consultations to walk you through the options](#).

## Understanding the Cost of Assistive Technology

Assistive technology for low vision spans an enormous price range. A simple handheld magnifier might cost \$50. A high-end electronic video magnifier or a portable wearable device can run \$4,000 to \$7,000. Advanced AI-powered glasses and reading systems sometimes pass \$15,000 once you factor in training and accessories.

For most people exploring assistive technology, cost is the single biggest barrier. We hear this on almost every consultation call. People know the technology exists, they have tried it, they know it could change their daily life, and they walk away because the price tag feels impossible.

Here is what we want you to know: that price tag is rarely what you actually pay. Funding sources stack. You might combine Medicare coverage with a state vocational rehabilitation grant. Or pair a Lions Club grant with an FSA reimbursement. Or use your state assistive technology program to demo a device, then apply for a foundation grant to buy it. Most successful funding strategies use two or three sources together, not one. The trick is knowing what is available and applying strategically. That is what the rest of this guide covers. You can also explore [our full range of assistive technology](#) to see what kinds of devices might fit your needs.

## Does Medicare or Medicaid Cover Low Vision Devices?

This is the first question most people ask, and the honest answer is: sometimes, but with significant limits.

Medicare Part B covers some assistive technology under its Durable Medical Equipment (DME) benefit, but coverage for low vision devices specifically is restrictive. Magnifiers and standard low vision aids are usually not covered. Some electronic magnification

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devices may qualify if a doctor documents medical necessity and prescribes the device for a specific condition, though approvals are inconsistent and often require appeals. If you have Original Medicare, your best path is to work with a low vision specialist who can write a clear medical necessity letter and code the device correctly. The paperwork matters more than people realize.

Medicaid varies dramatically by state. Some state Medicaid programs cover a much broader range of low vision devices than Medicare does, including video magnifiers and certain assistive software. Other states cover almost nothing in this category. Your state Medicaid office or a Medicaid-savvy low vision provider can tell you what is possible where you live.

Medicare Advantage plans sometimes include enhanced vision benefits beyond Original Medicare. A handful of plans cover specific assistive technology devices or offer annual allowances toward vision-related equipment. If you are on Medicare Advantage, call your plan and ask specifically about durable medical equipment for low vision and any vision allowances.

If your claim is denied, do not stop there. Medicare appeals have a meaningful success rate, especially when a low vision specialist supports the appeal with detailed documentation. The appeals process has five levels, and many denials get overturned at the first or second level. You can review what Medicare officially covers on the [Medicare.gov DME coverage page](#).

### **Vocational Rehabilitation Programs Can Fund Your AT**

If you are working, looking for work, or in school preparing for a career, your state vocational rehabilitation (VR) agency may be your single best funding source. Many people are stunned at how much VR programs cover.

Every state has a VR agency, often with a separate division focused on people who are blind or have low vision. These agencies receive federal funding to help people with disabilities get and keep employment. When assistive technology is what stands between you and a job, VR can fund it.

Eligibility centers on two questions: Do you have a disability that creates a barrier to employment? And is there a reasonable expectation that VR services can help you achieve an employment outcome? If yes to both, you likely qualify. There are no income limits in most states for the basic eligibility determination, though some services are means-tested.

What VR programs typically cover for assistive technology:

Video magnifiers and electronic reading systems for the workplace. Screen reading software like JAWS or NVDA training. Refreshable braille displays. Specialized computer setups including large monitors, ergonomic equipment, and AI-powered visual aids. Workplace modifications and assistive technology training. Sometimes home setups when remote work is part of the job.

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Beyond devices, VR funds the training that makes them useful. Buying a screen reader without training to use it efficiently is a recipe for frustration. VR understands this and pays for both.

The application process takes time. Most people wait two to four months from initial application to receiving funded equipment, sometimes longer. Start the process before you urgently need the device, not after. Once approved, an assistive technology assessment determines what you actually need, and that assessment drives funding decisions.

### **State Assistive Technology Programs (Every State Has One)**

This is the funding source almost no one knows about, and it might be the most useful one in this entire guide.

Every state in the country runs an Assistive Technology Act program, funded by the federal Assistive Technology Act. These programs exist specifically to make AT easier to access regardless of disability type, age, or income. They are not Medicare. They are not vocational rehabilitation. They are a separate, parallel system, and they are free or low-cost to use.

State AT programs typically offer four kinds of services:

Device demonstrations let you try assistive technology before you buy it. You can spend an hour with a video magnifier, a reading device, or screen reading software with a trained specialist who shows you how it works. This alone is worth the trip, because guessing what device fits your needs from a website is hard.

Device loan programs let you borrow AT for weeks at a time so you can use it in your real life, at your kitchen table, at work, with your real medications and mail and books. Most loans are free.

Device reutilization programs collect used AT from people who no longer need it and redistribute it at low or no cost. Refurbished video magnifiers, screen readers, and other equipment go to new users for a fraction of retail price.

Alternative financing programs offer low-interest loans specifically for assistive technology when you do need to buy. Interest rates are typically far below standard consumer loans.

To find your state's program, visit [AT3Center.net](http://AT3Center.net), the federally funded resource that maintains a current directory of every state AT Act program. You can also call the program directly. Most state AT programs are warm, helpful, and surprised when people find them, because they are chronically underused.

Many states also run lending libraries through their commission for the blind, which is separate from the AT Act program and sometimes offers a different inventory.

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## Grants and Nonprofit Funding Sources

Beyond government programs, a network of nonprofits and foundations funds assistive technology for people with low vision. Most do not advertise widely. You have to know they exist and apply.

[Lions Club International](#) is the largest. Local Lions Clubs across the country provide individual grants for assistive technology, eyeglasses, and low vision devices. Each club operates independently and sets its own application process, but the national Lions network has been funding vision-related needs for over a century. Look up the Lions Club nearest you and call. A short conversation often opens a door.

[Lighthouse for the Blind](#) organizations operate in many regions and run their own assistive technology funding and training programs. Some Lighthouses have device loan closets, scholarship funds, or partnerships with manufacturers that reduce costs. The services vary by region, so check what your local Lighthouse offers.

[Hadley Institute for the Blind and Visually Impaired](#) is a national nonprofit that provides free training and educational resources, including AT training. Hadley does not directly fund device purchases, but their free workshops and one-on-one tutoring can save you the cost of paid training, which is often a significant chunk of the total expense.

[Foundation Fighting Blindness](#) focuses on retinal disease research and patient support, with some programs that connect families to assistive technology resources and community help.

Local community organizations are easy to overlook. Rotary Clubs, Knights of Columbus chapters, faith communities, and disability resource centers sometimes provide one-time grants for medical equipment including AT. The applications are usually short. The amounts vary from a few hundred to several thousand dollars. A handful of these grants stacked together can fully fund a major purchase.

## Tax Deductions and FSA/HSA Options

If none of the above fully covers your costs, the tax code offers meaningful relief. Medical expense deductions on Schedule A allow you to deduct unreimbursed medical expenses that exceed 7.5% of your adjusted gross income. Assistive technology prescribed by a doctor for a medical condition counts as a deductible medical expense, including video magnifiers, screen readers, and related accessories. Keep your prescriptions and receipts. The IRS provides full guidance in [Publication 502](#).

This deduction matters most for people with significant medical expenses in a single tax year. If you are buying a \$5,000 device along with other medical costs, the deduction can return a meaningful piece of that purchase to you at tax time.

FSA (Flexible Spending Account) and HSA (Health Savings Account) funds are pre-tax dollars you can spend on qualified medical expenses. Most assistive technology for low vision qualifies, especially when paired with a doctor's letter of medical necessity. If you

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have either account through your employer, this is one of the simplest ways to reduce the real cost of AT by 20 to 30 percent depending on your tax bracket.

A Letter of Medical Necessity from your eye doctor or low vision specialist often makes the difference between an FSA or HSA approving and denying a device. Ask for one before you buy.

Workplace AT may qualify for business deductions if you are self-employed or operate a small business. Equipment used primarily for work can be deducted as a business expense, sometimes in the year of purchase under Section 179.

State tax credits and deductions sometimes layer on top of federal benefits. A handful of states offer specific credits for assistive technology purchases or for caregivers supporting a family member with a disability. These vary widely, and a state-licensed tax preparer or your state's department of revenue website can confirm what is available where you live. The amounts are often modest, but they stack with everything else. ABLE accounts are another option worth knowing about. These are tax-advantaged savings accounts for people with disabilities that allow you to save and spend on qualified disability expenses, including assistive technology, without affecting eligibility for needs-based benefits like SSI or Medicaid.

If you became blind or developed a qualifying disability before age 26 (rising to 46 in 2026 under recent law changes), an ABLE account is one of the most flexible ways to build a fund for ongoing AT needs.

Documentation is what makes all of this work. Keep prescriptions, letters of medical necessity, receipts, and any insurance denial letters. A folder labeled "AT Funding" with everything in it makes tax time, appeals, and grant applications much easier.

### **Building Your Funding Strategy: A Step-by-Step Approach**

Knowing what funding exists is one thing. Putting it together into a working plan is another. Here is the approach that works for most people.

**Step 1:** Get a professional assistive technology assessment. This is the most important step, and skipping it is the most common mistake. A trained low vision AT specialist evaluates your specific vision, your daily tasks, and your goals, and then recommends the right device. Without this, people often buy expensive equipment they do not actually need or buy something cheaper that does not solve their problem. You can [schedule a free consultation with our team](#) to start here.

**Step 2:** Identify every funding source you might qualify for. Use this guide. Make a list. Medicare and Medicaid. State VR if you are working or job seeking. Your state AT program. Lions Club and other local nonprofits. FSA or HSA balance. Possible tax deductions. Cast a wide net.

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**Step 3:** Apply to multiple sources in parallel, not in sequence. Funding processes take time. If you wait for one to deny you before starting the next, you will be waiting six months or more. Apply to several at once and let the timelines run together.

**Step 4:** Appeal every denial. Approval rates on appeal for Medicare and insurance denials are higher than people expect, sometimes over 50 percent at the first appeal level when good documentation is provided. A “no” is rarely the final word. Common mistakes to avoid: Skipping the professional assessment because it feels like an extra step.

## Frequently Asked Questions

### **Does insurance cover assistive technology for low vision?**

Sometimes. Medicare and private insurance occasionally cover specific durable medical equipment for low vision when prescribed by a doctor with documented medical necessity. Coverage is inconsistent. Most people need to combine insurance with other funding sources, and appeals are often necessary when initial claims get denied.

### **Are there free assistive technology programs?**

Yes. Every state runs an Assistive Technology Act program offering free device demonstrations, loans, and reutilization. Vocational rehabilitation funds AT at no cost when employment is the goal. Lions Clubs and other nonprofits provide grants. The Hadley Institute offers free training. Most people qualify for at least one free or low-cost option.

### **Can I get a tax deduction for low vision devices?**

Yes, in many situations. Assistive technology prescribed by a doctor for a medical condition is a deductible medical expense if your total unreimbursed medical costs exceed 7.5% of your adjusted gross income. FSA and HSA accounts also let you pay for AT with pre-tax dollars. A letter of medical necessity from your eye doctor strengthens both options.

### **How long does it take to get assistive technology through vocational rehabilitation?**

Most people wait two to four months from initial application to receiving funded equipment, though timelines vary by state and case complexity. The process includes an eligibility determination, an assistive technology assessment, and procurement. Starting the application before you urgently need the device makes the wait much easier to manage.

### **What happens if my Medicare claim is denied?**

You can appeal. Medicare has a five-level appeals process, and many denials get overturned at the first or second level when supported by detailed medical documentation. A low vision specialist can help by writing a letter of medical necessity and ensuring the device is coded correctly. Do not treat the first denial as final.

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## What is the difference between vocational rehabilitation and a state AT program?

Vocational rehabilitation funds assistive technology when the goal is employment. State AT Act programs serve everyone, regardless of employment status, age, or disability type, and focus on demonstrations, loans, and reutilization rather than direct funding. Many people qualify for and use both.

## Take the Next Step

Funding assistive technology takes patience, paperwork, and often a strategy that combines several sources. You do not have to figure it out alone.

Our team works with people every day who are exactly where you are right now: looking at a device that could change their daily life, and trying to figure out how to pay for it.

We help you identify the funding sources you qualify for, navigate the applications, and get the right technology for your specific situation.

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## About This Document

This white paper was created by New England Low Vision and Blindness. Portions of the content were generated using AI technology and reviewed for accuracy. However, the information is provided “as is” and is not intended as a substitute for professional advice or a comprehensive assessment.

## About New England Low Vision and Blindness

New England Low Vision and Blindness is a leading provider of assistive technology, training, and support for people who are blind or visually impaired. We serve individuals, schools, and organizations across the Northeast with personalized solutions that empower independence and improve quality of life. To learn more or schedule a no-obligation consultation, visit [NELowVision.com](https://www.NELowVision.com) or call 888-211-6933. You can also email us at [info@NELowVision.com](mailto:info@NELowVision.com).