

## Financing an Accessible Vehicle

Adapting or customizing a vehicle for accessibility adds considerable cost to the total purchase price. The following are programs that may help fund the purchase of adaptive equipment, an accessible vehicle, or the conversion of an existing vehicle.

### Medicaid Waivers

- The Family Supports Waiver (FSW) provides up to \$15,000 (every 10 years) for vehicle modifications. It is important to note any FSW funds utilized for vehicle modifications will be part of the yearly waiver budget of services for that year.
- The Community Integration Habilitation (CIH) Waiver provides up to \$15,000 (every 10 years) for vehicle modifications.
- The Health & Wellness (H&W) Waiver and the Traumatic Brain Injury (TBI) Waiver provide up to \$15,000 for vehicle modifications (one vehicle every 10-year period).

These funds cannot be used to purchase a vehicle, but rather the modifications. In addition, the waivers also offer limited funds of up to \$1,000 per year for maintenance and/or repair to vehicle modifications that are funded by the waiver budget (only).

Utilizing Medicaid Waiver funding to pay towards any amount of a vehicle modification will require the vehicle to meet certain requirements, including limits on the age and mileage of the vehicle. Please contact your waiver Care Manager when starting this process and before purchasing any vehicle that you intend to have modified to ensure it meets the criteria required to meet the Medicaid Waiver guidelines.

### Grants

When looking for potential grant funding, check with local and state organizations, as well as organizations specific to the person's diagnosis. Consider including service organizations and community foundations in your search. Grants that may provide funding for accessible vehicle modification include:

- National Organization for Vehicle Accessibility (NOVA) grant program:
  - <https://novafunding.org/grant-program/>
- Wheelchair Van Grants and Funding (article) BraunAbility:
  - <https://www.braunability.com/us/en/help-me-buy/wheelchair-van-grants-funding.html>
- Variety- The Children's Charity grant program:
  - <https://usvariety.org/grants/>
- Wheelchairs 4 Kids (funding program):
  - <https://wheelchairs4kids.org/>
- Oracle Health Foundation grant program:
  - <https://www.oraclehealthfoundation.org/request-a-grant>
- Special Angels Foundation grant program:
  - <https://specialangelsfoundation.org/apply-for-a-grant/>

### Vocational Rehabilitation

Provides adaptive equipment to enable the individual to be able to work or travel to/from work. This includes modification of a vehicle for either the individual to drive the vehicle or a parent/caregiver to be able to drive the vehicle so the individual can get to/from work or post-secondary education. Vocational Rehabilitation does not purchase the vehicle. They only assist with the cost to modify the vehicle.

To learn more about these and other programs, contact Indiana Family to Family. We will assist you as you navigate health care systems and services, especially those available to individuals with special health care needs.  
**844-323-4636**  
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For more info, contact your Vocational Rehabilitation Case Manager prior to purchasing a vehicle for modification because there is specific criteria that the vehicle must meet to be eligible for modification.

### **Health Insurance companies**

Health insurance companies, including Medicare, may pay for adaptive equipment or accessible modifications in some specific situations.

### **Online Fundraisers and/or Donation Sites**

Online fundraisers and donation sites have become quite popular in recent years and can be used to supplement funds for purchase of equipment or a vehicle. Be sure to check with your tax advisor about the possible implications of this type of funding.

### **Rebate Programs**

Rebate programs are often offered by mobility dealerships for the purchase of a new vehicle. Additionally, manufacturers may offer rebates on the purchase of a new vehicle that must be modified for accessibility purposes.

### **INDATA's Alternative Financing Program (AFP) Loans**

The INDATA Project provides low-interest, extended-rate financial loans to qualified individuals through the Alternative Financing Program (AFP). AFP loans are for assistive technology devices, including adapted vehicles. This program is for Indiana residents who have a documented disability and who need assistive technology. If the person with the disability is under 18 years of age, then the legal guardian may complete the application process. For more information, visit the AFP website:

<https://www.eastersealstech.com/our-services/assistive-technology-funding/>.

The Easterseals Crossroads Funding Resource Guide may provide additional information on various sources of accessible and adaptive vehicle funding:

[https://indatamisc.s3.amazonaws.com/Funding\\_Source\\_document\\_100820\\_TAGGED.pdf](https://indatamisc.s3.amazonaws.com/Funding_Source_document_100820_TAGGED.pdf)

### **Additional Tips**

Some banks may offer loans with terms up to 10 years on a used mobility vehicle (a “mobility loan”), making the payments more affordable.

Families do not pay sales tax on the mobility portion of an accessible vehicle. For example: if the total purchase price of a van is \$25,000 and the mobility package is valued at \$15,000, the consumer pays state sales tax on \$10,000 (the price of the van only). In the event the consumer purchases a used accessible vehicle from an individual, the sales tax will be based on the Kelly Blue Book price of the vehicle, not the full purchase price paid to the seller. The BMV will require a doctor's certification that the modified vehicle is needed.

Be sure to make your insurance company aware of the conversion package, as it must be covered as a separate line item under most insurance plans.

Consider talking with your car insurance plan to set up rental coverage that will allow for an accessible vehicle for instances when you need to obtain a rental vehicle that is accessible (in situations involving the use of your car insurance).

Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated July 2024. Please check <https://www.inf2f.org/fact-sheets.html> for the most recent edition.

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