Speech Generating Devices (SGD):  
Dedicated & Tablet-Based SGD  
Funding & Other Considerations  
(January 2016)

Medical Insurance Funding for SGD/  
Durable Medical Equipment (DME)

1. SGD that are DME and thus eligible for insurance funding must be dedicated:
   - Dedicated SGD cannot offer any computer functions (e.g., access to the web, games or other programs, email). A device offering computer features is considered “unlocked” and it does not meet required standards for DME.

2. Insurance coverage for SGD that are dedicated DME:
   - Medicaid: In Wisconsin it is the most common source of insurance funding for dedicated SGD.
   - Medicare: Has historically covered 80% of the SGD purchase cost when documentation requirements were met
     - SGD purchase through Medicare commonly is not possible for individuals that are enrolled in Medicare funded services such as Home Health therapies or Hospice.
   - Private insurance & HMOs: Coverage for SGD varies by state, by insurance company, and by individual plans
     - Insurance companies & HMOs in Wisconsin frequently do not include SGD purchase or coverage of SGD related services provided by an SLP as a covered benefit.
     - It is important for families to speak directly with representatives of private insurance carriers and HMOs to determine coverage for SGD and related SLP services

3. Other information about insurance funded SGD:
   - A speech-language pathologist (SLP) must provide a written recommendation for an SGD to be considered by insurance, including Wisconsin Medicaid, and the referring physician must write a prescription for the requested equipment.
     - The required SLP evaluation and documentation must include evidence that the equipment is medically necessary, that is has been well-fitted to the communicator’s needs and skills, and that there is evidence of functional use.
   - The SLP recommending the SGD/DME submits required documentation to the SGD vender and the vender processes paperwork through insurance
     - Requests can be approved, returned for additional information or denied.
       - Insurance carriers, including Medicaid, offer processes for appealing denials
   - SGD venders must provide services after purchase:
     - Technical support by phone and online
     - Some limited onsite training (provided by company representatives)
     - Repair services that are fundable through insurance (require processing of paperwork related to the repair)
     - Dedicated SGD are thus frequently more expensive then non-dedicated equipment

---

Funding Considerations for SGD that are not “Dedicated”  
Including “Off-the-Shelf” Tablets (e.g., iPads) and Apps

1. Medical insurance companies in Wisconsin, including Medicaid and Medicare, DO NOT cover SGD that are tablets (not dedicated or unlocked), including iPads and applications (apps)
   - Policies for Medicaid and other insurers vary by state
     - Some other states may cover iPads and apps (e.g., Minnesota)
   - There are now companies that are making dedicated versions of the iPad that meet DME requirements (The Proslate by FRS and the Wego 7A by Talk to Me Technologies) and they meet specifications for medical insurance funding.
Like other dedicated SGD, all computer functions on these devices are locked and not available to the user.

2. SGD, including iPads and apps, that are not dedicated must be funded through other means:
   • **For Children Options Include:**
     - Family Support/Waiver: Requirements & coverage varies by county across the state
       - In Dane County and some other counties, the documentation regarding need and functional use of the recommended equipment must be submitted to the case manager for review and approval.
       - The documentation may need to address why an insurance funded device is not being recommended
       - Requirements related to who can provide the recommendations and documentation vary (e.g., SLP involvement may not be required)
     - Private purchase (out of pocket) and gifts
     - Schools (most school provided equipment is not allowed to leave school for use at home or in the community)
     - Charitable organizations
   • **For Adults Options Include:**
     - Division of Vocational Rehab
     - Community Integration Program (CIP) or Community Options Program (COP) if funds are available
     - Private purchase (out of pocket) and gifts
     - Charitable organizations

3. There is a higher risk that a communicator may be provided with an SGD that is not a strong match for their needs and skills
   • Individuals making decisions regarding the apps may or may not have needed background and expertise to assure a good fit for the communicator
   • The subtle but important differences between communication apps and accessories are often critical but not recognized by the average person, particularly if they are not an SLP.

4. A “typical” iPad based system for an individual with motor and sensory impairments costs between $800-$1200 and can include costs such as:
   • An augmentative and alternative communication (AAC) app (often between $150-$300)
   • One or two switches
   • An interface box that allows switches to be used with the iPad and app
   • Keyguards
   • Protective cases and stands
   • Mounting systems
   • Extended warranties
   - When projecting total costs you must also factor in taxes

**Service & Support Considerations:**

<table>
<thead>
<tr>
<th>Dedicated SGD vs. Tablet-Based Systems (e.g., iPads &amp; Apps)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Services provided by vendors of dedicated SGD Funded by Insurance:</td>
</tr>
<tr>
<td>• Vender Services</td>
</tr>
<tr>
<td>o Process funding paperwork through insurance</td>
</tr>
<tr>
<td>o Assemble and ship all recommended components of the SGD to the family</td>
</tr>
<tr>
<td>o Obligated to provide specific supports such as set up, related training, and technical support (call in technical support, web resources)</td>
</tr>
<tr>
<td>o Most SGD require a three year warranty as part of the vender services</td>
</tr>
<tr>
<td>o Pricing of dedicated SGD is typically higher than “unlocked” devices since the vender must provide services after the sale</td>
</tr>
</tbody>
</table>
• SGD after the sale
  o If purchased through medical insurance, medical insurance will cover the cost of essential repairs when required documentation is processed
    ▪ This support often makes it more comfortable for families to send equipment into complex environments, such as schools

2. Services available for non-dedicated tablet-based SGD (e.g., iPads and apps)
• Families must assemble/purchase their own “systems” (e.g., cases, keyguards, speakers, mounts), when given a list of recommended equipment
  • Support from case managers for this process varies across counties
  • Technical support is limited to what the tablet (e.g., iPad) and apps offer which is typically email and web support
  • Can purchase an extended warranty for the iPad which will cover specified technical problems and damage
  • Back up and system upgrades must be managed by the consumer
  • Direct SLP services funded by Wisconsin Medicaid cannot include the activities ordinarily addressed by an SGD vendor (e.g., goals for teaching the family how to backup a tablet system)
  • Consumers must fund the cost of repairs or replacements that are not covered by a warranty
  • Schools typically will not take responsibility for student/family owned equipment that is sent to school, including tablets (e.g., iPads) being used by a child as an SGD.
    • Families may feel uncomfortable sending the equipment to school and other situations given risks of theft, damage or lost equipment.
      ▪ These concerns can reduce opportunity for the child to have a consistent means of communication across environments.
    • Families that opt to send tablets to school may incur expenses related to damage or loss of the equipment
  • In some cases, schools may provide a tablet-based SGD for a student.
    • The student may not be able to take the equipment home at night or over the summer

Other Considerations:
iPad-Based Speech Generating Devices (SGD) & Other “Off-The-Shelf” Equipment

• Some communicators are highly distracted by games and other motivating activities on tablets such as iPads, making them impractical to implement as a communication system
  o Guided Access is an option currently available to “lock” a communicator into the AAC app, preventing navigation to other activities on the iPad
    ▪ Even with Guided Access, for some communicators a long history of using tablets for games and entertainment can be a “deal breaker” for using them as an SGD
• The opportunities and challenges offered by a tablet-based SGD are highly similar to those offered by a dedicated SGD:
  o It must be appropriately matched to the communicator
  o The system must be effectively customized
  o Like dedicated SGD, tablet-based system are not a magic wand—careful implementation and training is an essential component for making it work