

# FUNDING A CARBON FIBER WHEELCHAIR: A GUIDE TO AVAILABLE OPTIONS IN CANADA & THE USA

Upgrading to a carbon fiber wheelchair can enhance mobility and support long-term health. This guide outlines some key funding pathways and actionable steps for users, caregivers, therapists, and sales representatives.

## OPTION 1: PAY OUT OF POCKET

**Best for: Individuals who prefer to self-fund or are ineligible for financial assistance.**

- What's Covered: Entire cost of the wheelchair, including the carbon fiber upgrade.

### WHAT TO DO:

- Connect with a dealer experienced in out-of-pocket wheelchair purchases.
- Clarify long-term responsibilities for maintenance and repair.
- Proceed through the typical assessment and prescription process with a qualified clinician and ATP/Sales Representative to determine the ideal equipment options based on goals and needs.
- Request a detailed quote and/or multiple quotes from different dealers as desired.

## OPTION 2: GOVERNMENT FUNDING (PROVINCIAL/STATE PROGRAMS, MEDICAID)

**Best for: Individuals eligible for public healthcare equipment funding, including the material upgrade.**

- Base Coverage: Typically covers standard manual wheelchairs and essential components, with coverage for upgrades, like carbon fiber, for those who qualify. Client requirements and eligibility are often outlined in funding policies.

### WHAT TO DO:

- Proceed through the typical assessment and prescription process with a qualified clinician and ATP/Sales Representative to determine ideal equipment options based on goals and needs.
- Understand the basic funding criteria and eligibility for upgrades of the specific funding program being utilized.
- Submit for prior authorization through the dealer.
- Appeal any denials with additional documentation as required.
- See Appendix A for funding examples.

## OPTION 3: GOVERNMENT FUNDING WITH SECONDARY PAY SOURCE FOR UPGRADES

**Best for: Individuals eligible for public healthcare equipment funding but are not eligible for the frame material upgrade, or where there is no coverage for a material upgrade.**

- Base Coverage: Government program covers standard manual wheelchairs and essential components.
- Upgrade Payment: Covered by the client, a secondary payor such as private insurance or a 3<sup>rd</sup> party payor.

#### WHAT TO DO:

- Proceed through the typical assessment and prescription process with a qualified clinician and ATP/Sales Representative to determine ideal equipment options based on goals and needs.
- Understand the basic funding criteria and eligibility for upgrades of the specific funding program being utilized.
- Request a quote showing the base model cost and the upgrade (carbon fiber) cost separately.
- Submit for prior authorization.
- See Appendix B for funding examples.

### OPTION 4: PRIVATE INSURANCE OR OTHER COVERAGE (WORKPLACE COMPENSATION, VETERAN'S AFFAIRS ETC.)

#### Best for: Individuals with extended health plans and employer insurance/benefits

- Coverage: May cover part or all of a wheelchair's cost, including upgrades.
- Additional Avenues: Flex/Health Spending Accounts may be applicable.

#### WHAT TO DO:

- Proceed through the typical assessment and prescription process with a qualified clinician and ATP/Sales Representative to determine ideal equipment options based on goals and needs.
- Check policies for durable medical equipment (DME) coverage and upgrade clauses.
- Submit documentation (requirements vary):
  - Quote
  - Prescription
  - Letter of Medical Necessity
- Ask about submitting costs not covered by government programs.

### OPTION 5: THIRD-PARTY FUNDERS (CHARITIES, NONPROFITS, FOUNDATIONS)

#### Best for: Individuals with limited personal or public funding access.

- Potential Funders:
- Diagnosis-specific organizations (e.g., MS, CP, SCI, ALS associations)
- Local service clubs (e.g., Rotary, Lions Club)
- GoFundMe and other crowdfunding platforms
- Motion Composites' Wishes for Wheels program

For more information visit: [https://www.motioncomposites.com/en\\_ca/community/wishes-for-wheels-program](https://www.motioncomposites.com/en_ca/community/wishes-for-wheels-program)

#### WHAT TO DO:

- Proceed through the typical assessment and prescription process with a qualified clinician and ATP/Sales Representative to determine ideal equipment options based on goals and needs.
- Research local and national programs and eligibility.
- Prepare an application package including:
  - Personal story and background
  - Clinical justification
  - Equipment quote
  - Letters of support (if available)

## ADDITIONAL TOOLS AND TIPS

### Financing Options

- Some dealers offer financing plans or promotions. Ask your ATP/sales representative for current options.

### Tax Credits

- In some regions, wheelchairs qualify as a medical expense tax deduction. Consult a tax advisor.

### Have a Back-Up Plan

If funding for a carbon fiber chair is denied:

- Consider selecting a model that has a comparable aluminum model. If funding is not successful for the carbon fiber model, the assessment process will not need to start over.
- Many frames share engineering and customization; only the material differs.
  - Example: Helio C2 (carbon fiber) vs. Helio A7 (aluminum)
  - Example: Apex C (carbon fiber) vs. Apex A (aluminum)

### Tips for Success

- Explore all options: A clear plan saves time and effort.
- Know the benefits: Understand and explain the clinical value of carbon fiber (e.g., weight, propulsion ease, durability).
  - For more information on Carbon Fiber visit:  
[https://www.motioncomposites.com/en\\_ca/support-and-education/technology](https://www.motioncomposites.com/en_ca/support-and-education/technology)
- Team up with experts: Partner with a clinician and ATP/sales representative with experience in the product and funding system you're using.
- Be persistent: If denied, appeal. Each case builds knowledge for the team and the user.

## NEED HELP?

Motion Composites has a team of clinical and funding experts ready to support you.

- Visit [motioncomposites.com/funding](https://www.motioncomposites.com/funding) for more information on funding options.
- Or contact your [local representative](#) to get started.

LET'S MAKE ACCESS TO HIGH-PERFORMANCE MOBILITY A REALITY.

# APPENDIX A

EXAMPLES OF GOVERNMENT FUNDING WHERE APPLICANTS MAY BE DEEMED ELIGIBLE FOR AN UPGRADED MATERIAL AND THE COST MAY BE FUNDED.\*

## USA

- Some state Medicaid programs

## CANADA

- AccessAbility Supports (AAS), Prince Edward Island, Canada
- Alberta Aids to Daily Living (AADL), Alberta, Canada
- Assistive Devices Program (ADP), Ontario, Canada
- Health Equipment Loan Program (HELP), Nova Scotia, Canada
- Régie de l'assurance maladie du Québec (RAMQ), Quebec, Canada
- Saskatchewan Aids to Independent Living (SAIL), Saskatchewan, Canada
- Social Development (SD), New Brunswick, Canada
- Special Assistance Program (SAP) – Medical equipment and supplies, Newfoundland, Canada

\*Funding programs are subject to change. Please review all current guidelines before applying.

## APPENDIX B

### EXAMPLES OF GOVERNMENT FUNDING WHO ALLOW SECONDARY PAY SOURCE FOR UPGRADES.\*

#### USA

- **Unassigned/Non-Assigned Claim, Medicare, USA** – allows the Medicare client to pay the total cost of the wheelchair upfront and be reimbursed the qualifying covered amount once approved.

#### CANADA

- **AccessAbility Supports (AAS), Prince Edward Island, Canada** – allows payment of upgrades above what is covered by the provincial funding source.
- **Alberta Aids to Daily Living (AADL), Alberta, Canada** – clients are provided a grant based on the funding they qualify for to put towards the wheelchair of their choice and then can pay for the remainder including upgrades.
- **Assistive Devices Program (ADP), Ontario, Canada** – allows payment of upgrades above what is covered by the provincial funding source.
- **Manitoba Possible Wheelchair Program, Manitoba, Canada** – allows payment of upgrades above what is covered by the provincial funding source.
- **BC Ministry of Social Development & Poverty Reduction, British Columbia, Canada** – allows payment of upgrades above what is covered by the provincial funding source.
- **Saskatchewan Aids to Independent Living (SAIL), Saskatchewan, Canada** – clients are provided a grant based on the funding they qualify for to put towards the wheelchair of their choice and then can pay for the remainder including upgrades.
- **Special Assistance Program (SAP) – Medical equipment and supplies, Newfoundland, Canada** – allows payment of upgrades above what is covered by the provincial funding source.

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