



ADAPTED VEHICLE FUNDING GUIDE

MD DEPARTMENT OF DISABILITIES
Assistive Technology Financial Loan Program

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WELCOME

"It's our hope that every Marylander has the opportunity to make individualized choices about their transportation and that those choices expand access to community, school, and work. With the Assistive Technology Loan Program's Adapted Vehicle Funding Guide, we're ensuring that the tools and resources to acquire and finance an adapted vehicle are available in one place, making the process as seamless as possible."

Secretary Carol Beatty, MD Department of Disabilities

ABOUT THIS FUNDING GUIDE

This guide is available to provide resources for consumers as they move through the process of funding an adapted vehicle. For questions related to this funding guide, please email mdtap.atlp@maryland.gov.

ABOUT AT FINANCIAL LOAN PROGRAM

The Adapted Vehicle Funding Guide is a publication of the Maryland Department of Disabilities, Assistive Technology Financial Loan Program (ATLP). This publication was made possible by a grant from the Administration for Community Living grant # 90ATTF0025-01-00. The Maryland Assistive Technology Financial Loan Program helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently. No endorsements of these products, devices, services, or resources are intended.

MARYLAND DRIVER REHABILITATION PROGRAMS

Maryland Department of Transportation Motor Vehicle Administration (MVA) offers this list of providers [Maryland Driver Rehabilitation Programs found on pages 4-9] as a customer convenience. MVA does not endorse or recommend any individual, business, or organization included on this listing. These providers are not employees of MVA and any service they provide is NOT a business transaction involving MVA. Costs for assessments and scheduling are determined by each provider.

- Most providers can offer BOTH in-office clinical assessments and behind-the-wheel driving assessments, and then driver rehabilitation training if necessary.
- Some providers can offer ONLY in-office clinical assessments; these providers are listed under Clinical Assessments Only, and another provider would have to perform the behind-the-wheel assessment and driver rehabilitation training, if necessary.
- Some providers can offer an additional service with adaptive equipment (examples: spinner knob, hand controls, left-foot accelerator) and training; these providers are listed under the Adapted section that includes a note on the type of vehicles they service.
- Only a few providers can offer assessments for first-time (novice) drivers, who have never before been a licensed driver; these few providers are listed under First-Time (Novice) Drivers.

NOTE: For customers referred for a full assessment by MVA, both clinical and behind-the-wheel assessments are necessary.

IN OFFICE CLINICAL ASSESSMENTS AND BEHIND THE WHEEL ASSESSMENTS

Adventist Healthcare Rehabilitation

Address: 9909 Medical Center Dr., Rockville MD 20850
Phone: 240-864-6202

Brant's Driving School, Inc.

Address: 596 Goucher St., Johnstown, PA 15905
Phone: 877-395-7011
Email: Timothy.brant@brantsdrivingschool.com
Website: www.brantsdrivingschool.com

Capital Driver Rehabilitation Consultants, LLC

Address: 5117 Hopkins Rd, North Chesterfield, VA 23234
Service Area: Serving North DC, & South MD (will come to client)
Phone: 866-247-6467
Email: capitaldriverrehab@gmail.com

Driver Rehabilitation Ctr of Excellence, LLC

Address: 14101 Parke Long Ct, Ste E, Chantilly, VA 20151

Phone: 703-345-2990

Email: info@DriverRehabCenter.com

Focus on Function Occupational Therapy Services

Service Area: Serving Central MD & Eastern Shore

Phone: 443-271-2842

Email: khigh@foftherapyservices.com

INOVA- Loudoun Hospital

Address: 44035 Riverside Pkwy Ste 500A, Leesburg VA 20176

Phone: 877-395-7011

Website: www.brantsdrivingschool.com

Brant's Driving School

Address: 2540 Riva Road, Annapolis, MD 21401

Phone: 877-395-7011

Website: www.brantsdrivingschool.com

Loch Raven Veterans Affairs CLC & Rehab Ctr (*Accepts Veterans only*)

Address: 3900 Loch Raven Blvd., Baltimore, MD 21218

Phone: 410-605-7000, ex. 4616

Email: Susan.cunningham63@va.gov

MedStar National Rehabilitation Network

Address: 102 Irving St. NW, Washington, D.C. 20010

Phone: 202-877-1035

Email: Nichole.E.Williams@medstar.net

Medstar Health Outpatient Rehab

Address: 6858 Old Dominion Dr Mclean, VA 22101

Email: Kathryn.fair@medstar.net

MossRehab Driving Program at Beebe Rehab

Address: 19324 Lighthouse Plaza Blvd. Rehoboth, DE 19971

Phone: 215-886-7706

Email: dmagrann@einstein.edu

Website: www.mossrehab.com/driving

Rehabilitation of Frederick

Address: 1519 West Patrick Street Suite A2, Frederick, MD 21702

Phone: 301-682-9110 Veteran
 Email: Ottjones1@yahoo.com

The Right Turn Rehabilitation Services

Phone: 443-402-5490
 Email: rightturn324@gmail.com
 Website: www.rightturnrehab.com

University of Maryland Rehab & Orthopedic Inst

Address: 3104 Lord Baltimore Dr Ste 100, Woodlawn, MD 21244
 Phone: 877-395-7011
 Website: www.brantsdrivingschool.com

University of Maryland Shore Regional Health

Address: 522 Cynwood Dr, Ste 300, Easton, MD 21601
 Phone: 877-395-7011
 Email: www.brantsdrivingschool.com

Washington DC Veterans Adm Medical Center (*Accepts Veterans only*)

Address: 50 Irving St., NW, Washington, DC 20422
 Phone: 202-745-8000, ex. 57623
 Email: Marlowe.eash@va.gov

Workforce and Technology Center Division of Rehabilitation Service (DORS) (*Accepts DORS Consumers only*)

Address: 2301 Argonne Dr., Baltimore, MD 21218
 Phone: 410-554-9365
 Email: Annmarie.krout@maryland.gov

CLINICAL ASSESSMENTS ONLY

Sinai Hospital of Baltimore

Address: 5051 Greenspring Ave Ste 303, Baltimore, MD 21209
 Phone: 410-601-7363 Direct or Appt Line 410-601-8823 or 410-601-5830

Anne Arundel Medical Group Physical Therapy

Address: 161-A Jennifer Road, Annapolis, MD 21401
 Phone: 443-481-1140
 Email: kgragnani@luminishealth.org

Doctors Community Hospital

Address: 8118 Good Luck Rd., Lanham, MD 20706
 Phone: 240-965-8474
 Email: ocole@dchweb.org
 Website: www.dchweb.org

Howard County General Hospital

Address: 5755 Cedar Ln., Columbia, MD 21044
 Phone: 443-718-3000
 Email: Dbloom3@jhmi.edu

Saint Agnes Hospital Driving Program

Address: 900 Caton Ave, Baltimore, MD 21229
 Phone: 667-234-8447
 Email: htanenho@stagnes.org

St. Joseph Medical Center

Address: 7601 Osler Dr, Towson, MD 21204
 Phone: 410-337-1349
 Email: katherine.radhe@umm.edu

ADAPTED – CAR, VAN, & TRUCK

Adventist Healthcare Rehabilitation

Address: 9909 Medical Center Dr., Rockville MD 20850
 Phone: 240-864-6202

Brant's Driving School, Inc.

Address: 596 Goucher St., Johnstown, PA 15905
 Phone: 877-395-7011
 Email: Timothy.brant@brantsdrivingschool.com
 Website: www.brantsdrivingschool.com

INOVA- Loudoun Hospital

Address: 44035 Riverside Pkwy, Ste 500A, Leesburg, VA 20176
 Phone: 877-395-7011
 Website: www.brantsdrivingschool.com

Rehabilitation of Frederick

Address: 1519 West Patrick Street Suite A2, Frederick, MD 21702

Phone: 301-682-9110

Email: Ottjones1@yahoo.com

University of Maryland Rehab & Orthopedic Inst

Address: 3104 Lord Baltimore Dr, Ste 100, Woodlawn, MD 21244

Phone: 877-395-7011

Website: www.brantsdrivingschool.com

University of Maryland Shore Regional Health

Address: 522 Cynwood Dr., Ste. 300, Easton, MD 21601

Phone: 877-395-7011

Website: www.brantsdrivingschool.com

ADAPTED – CAR & VAN

Driver Rehabilitation Center of Excellence, LLC

Address: 14101 Parke Long Ct., Ste E, Chantilly, VA 20151

Phone: 703-345-2990

Email: info@DriverRehabCenter.com

Loch Raven Veterans Affairs CLC & Rehab Ctr (*Accepts Veterans only*)

Address: 3900 Loch Raven Blvd., Baltimore, MD 21218

Phone: 410-605-7000, ex. 4616

Email: Susan.cunningham63@va.gov

MedStar National Rehabilitation Network

Address: 102 Irving St. NW, Washington, D.C. 20010

Phone: 202-877-1035

Email: Nichole.E.Williams@medstar.net

Medstar Health Outpatient Rehab

Address: 6858 Old Dominion Dr Mclean, VA 22101

Email: Kathryn.fair@medstar.net

Workforce and Technology Center Division of Rehabilitation Service (DORS) (*Accepts DORS Consumers only*)

Address: 2301 Argonne Dr., Baltimore, MD 21218

Phone: 410-554-9365

Email: Annmarie.krout@maryland.gov

ADAPTED - CAR

Capital Driver Rehabilitation Consultants, LLC

Address: 5117 Hopkins Rd., North Chesterfield, VA 23234
 Service Area: Serving North VA, DC, & South MD (can come to client)
 Phone: 866-247-6467
 Email: capitaldriverrehab@gmail.com

MedStar Good Samaritan Hospital Outpatient Rehab

Address: 5601 Loch Raven Blvd., Baltimore, MD 21239
 Phone: 443-444-4601
 Email: amalie.a.ward@medstar.net

MossRehab Driving Program at Beebe Rehab

Address: 19324 Lighthouse Plaza Blvd. Rehoboth, DE 19971
 Phone: 215-886-7706
 Email: dmagrann@einstein.edu
 Website: www.mossrehab.com/driving

Sinai Hospital of Baltimore

Address: 5051 Greenspring Ave., Ste 303, Baltimore, MD 21209
 Phone: 410-601-7360
 Email: jcrye@lifebridgehealth.org

Washington DC Veterans Administration Medical Center (*Accepts Veterans only*)

Address: 50 Irving St., NW, Washington, DC 20422
 Phone: 202-745-8000, ex. 57623
 Email: Marlowe.eash@va.gov

FIRST-TIME (NOVICE) DRIVERS

Rehabilitation of Frederick

Address: 1519 West Patrick Street Suite A2 Frederick MD 21072
 Phone: 301-682-9110
 Email: Ottjones1@yahoo.com

Workforce and Technology Center Division of Rehabilitation Service (DORS) (*Accepts DORS Consumers only*)

Address: 2301 Argonne Dr., Baltimore, MD 21218
 Phone: 410-554-9365
 Email: Annmarie.krout@maryland.gov

GRANTS FOR ADAPTED VEHICLES

For those who qualify, grant opportunities, which do not have to be repaid, may be available to finance all or a portion of an adapted vehicle.

NATIONAL MOBILITY EQUIPMENT DEALERS ASSOCIATION (NMEDA)

The National Mobility Equipment Dealers Association is a non-profit trade association of mobility equipment manufacturers, dealers, driver rehabilitation specialists, and other professionals dedicated to improving the lives of people with disabilities and assisting with driving independence using wheelchair accessible vehicles. For information on their services and funding resources visit them at <https://nmeda.org>

This website provides a robust list of State agencies and organizations that provide mobility and financial assistance.

<https://www.fordupfits.com/accessibility/financial-aid/accessible-vehicle-financial-programs>

OTHER NATIONAL INCENTIVES

Acura Mobility Assistance Program

The Acura Mobility Assistance Program supports the mobility needs of drivers and passengers with physical disabilities. A cash reimbursement of up to \$1,000 to each eligible, original retail client for expenses incurred to purchase and install qualifying adaptive equipment on any eligible purchased or leased Acura vehicle.

For more information and an application visit the Acura Mobility Assistance Program or call (800) 382-2238

Audi Mobility Assistance Rebate Program

Audi will cover up to \$1,500 in assistance for hand controls (or other approved handicap assistance devices) to anyone who purchases or leases a new Audi or CPO Audi vehicle. For more information, please contact an adaptive equipment retailer of your choice for information concerning the purchase and installation of such equipment.

BMW Mobility Assistance Rebate Program

When purchasing or leasing a new or Certified Pre-Owned (CPO) BMW from an authorized BMW Center, customers who require mobility modifications may qualify for a one-time

adaptive equipment reimbursement of up to \$2,500. For more information visit <https://www.bmwusa.com/special-offers/mobility-program.html>

Chrysler Automobility Program

Chrysler Automobility Program provides a cash reimbursement up to \$1,000 when you purchase adaptive equipment.

For more information and to download an application visit the <https://www.fcausdriveability.com/compatibility-chart/> or call (800) 255-9877

Ford Mobility Motoring

The Ford Mobility Motoring adaptive equipment reimbursement of up to \$1,000 (or up to \$200 for alert hearing devices, lumbar support or running boards) is available on any eligible Ford vehicle purchased or leased from a U.S. Ford Dealer during the program period. Maximum reimbursement per vehicle is \$1,000.

For more information visit <https://www.fordupfits.com/accessibility/financial-aid/ford-accessibility-reimbursement> or call the Mobility Customer Care Center at 1-888-848-3673.

GM Accessibility Adaptive Equipment Program

Through the GM Mobility Reimbursement Program, you may receive up to a \$1,500 when you add eligible accessibility-related equipment to your Chevrolet, Buick, Cadillac or GMC vehicles.

For more information visit <https://www.gmfleet.com/vehicles/upfit-applications/accessible-vehicles>

Honda Customer Mobility Assistance

The Honda Customer Mobility Assistance Program supports the mobility needs of drivers and passengers with physical disabilities. Honda will provide a reimbursement of up to \$1,000 to each eligible, original retail customer for expenses incurred to purchase and install qualifying adaptive equipment on any eligible purchased Honda vehicle.

For more information <https://automobiles.honda.com/mobility-assistance>

Hyundai Mobility Program

This program will assist Hyundai owners with up to \$1,000 toward the cost of installation of new adaptive equipment in a new Hyundai vehicle purchased by an authorized Hyundai dealership.

For more information visit <https://www.hyundaiusa.com/us/en/special-programs/mobility>

Infiniti Mobility Assistance Rebate Program

Through the INFINITI Mobility Assist Program, receive a reimbursement of up to \$1,000 with the purchase and installation of all qualified adaptive equipment through a NHTSA-certified installer.

For more information visit <https://www.infiniti.com/mobility-vehicles-assist-program.html>

Lexus Mobility Program

Lexus reimburses the vehicle owner up to \$1,000 cash for after-market adaptive equipment for drivers and/or passengers when installed on any eligible Lexus vehicle purchased or leased new. For more information visit

<https://www.lexus.com/content/dam/lexus/documents/privacy/LexusMobilityForm.pdf>

Mazda Mobility Assistance Rebate Program

Mazda USA may reimburse up to \$1,000 toward the purchase and installation of adaptive driving aids or mobility assistance equipment on all eligible Mazda vehicles.

For more information visit <https://www.mazdausa.com/about-mazda/mobility-program>

Mercedes-Benz Mobility Assistance Rebate Program

Through this program Mercedes-Benz may provide a reimbursement to eligible customers up to \$1,000 who install qualifying adaptive driver or passenger equipment on a purchased or leased new Mercedes-Benz vehicle.

For more information on the reimbursement process, please contact 1-800-FOR-MERCEdes.

Nissan Mobility Assistance Rebate Program

Nissan is offering up to a \$1,000 reimbursement on your purchase and installation of qualified adaptive equipment.

For more information visit <https://www.nissanusa.com/mobility-vehicles-assist-program.html>

Subaru Mobility Assistance Rebate Program

The Subaru Mobility Assist Program provides reimbursement of up to \$1,000 on new Subaru vehicles from authorized Subaru retailers in the United States to help qualifying owners get necessary vehicle modification due to medically recognized physical disabilities.

For more information visit <https://www.subaru.com/owners/benefits-of-ownership/mobility-assistance.html>

Toyota Mobility Assistance Program

This program provides cash reimbursement of up to \$1,000 of the cost of any aftermarket adaptive equipment or conversion, for drivers and/or passengers, when installed on any eligible purchased or leased new Toyota vehicle.

For more information visit <https://www.toyotamobility.com/financial-assistance> or call the Toyota Mobility Assistance Center at (800) 331-4331

Volkswagen

Volkswagen will reimburse up to \$1,000 towards the purchase and installation of lift equipment, carriers, hand controls, pedal extensions or other assistance equipment on any eligible model.

For more information <https://www.vw.ca/en/financial-services/rebate-programs.html>

MARYLAND FUNDING RESOURCES

Maryland Assistive Technology Financial Loan Program

The Assistive Technology Financial Loan Program helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently. The program offers flexible lending criteria including lenient income thresholds, longer repayment terms, low(er) interest rates, and loan guarantees for those who qualify.

For more information <https://mdod.maryland.gov/mdtap/Pages/AT-Financial-Loan-Program.aspx>

Center for Independent Living (CIL)

The CIL's offer small assistive technology grant funds, typically requiring some percentage of financial match by the consumer, and these grants can help fund certain vehicle modifications.

For more information visit your local CIL <https://acl.gov/programs/centers-independent-living/list-cils-and-spils>

Developmental Disabilities Administration (DDA)

The DDA administers three Medicaid home and community-based waiver programs on behalf of Maryland's Medicaid Office including the Family Supports Waiver, Community Supports, and Community Pathways Waivers (including for transportation and vehicle modifications).

For more information visit https://health.maryland.gov/dda/Pages/Medicaid_Waiver_Programs.aspx or call 410-767-5600 (local) or 844-253-8694 (toll-free).

Division of Rehabilitation Services (DORS)

The DORS Workforce Technology Center's state-licensed evaluators determine what adaptive equipment and other modifications a vehicle needs to allow individuals with disabilities to enter, exit, and safely operate it. Modifications are for vehicles owned (not leased) by the DORS consumer or his or her family.

Contact your DORS Counselors or your local DORS office for more information

<https://dors.maryland.gov/resources/pages/locations.aspx>

US Department of Veterans Affairs Automobile Allowance Program

Service members and Veterans may be eligible for a one-time payment of not more than \$24,115.12 toward the purchase of an automobile or other conveyance if you have certain service-connected disabilities.

For more information visit <https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/> or call (800) 698-2411 for more information.

Local Dealership Incentives

Jerry's Mobility Vehicles & Service (Baltimore Location)

Jerry's Mobility will provide up to a \$500 discount on the Internet Price for a Chassis and conversion vehicle.

For more information, please contact Raymond Torreon, Mobility Manager, at 410-661-5700 x2266, or RTorreon@JerrysAutoGroup.com

Mobilityworks of Laurel will provide a \$1000 discount on a (new vehicle purchase)

Mobilityworks of Laurel will provide a \$500 discount on a (used vehicle purchase)

For more information, please contact Sherry Jones , at 301-595-4466 or by email at sherry.jones@mobilityworks.com

VENDORS FOR ADAPTED VEHICLES & MODIFICATIONS

NMEDA APPROVED ADAPTED VEHICLE VENDORS

All Mobility Store LLC

Address: 8999 Ocean Hwy, Delmar, Maryland, US, 21875

Phone: 410-543-4323

Categories: High Tech Driving Systems Installer, Mobility Equipment Installer

Apple Ford

Apple Mobility at Apple Ford (our main office)

8910 McGaw Ct

Columbia, MD 21045

Main service department

Apple Ford

Apple Mobility at Apple Honda

8620 Balt National Pike

Ellicott City, MD 21043

New car sales and showroom

BEDCO Mobility

Address: 6300 Falls Rd Unit 2, Baltimore, Maryland, US, 21209

Phone: 410-825-1440

Categories: Mobility Equipment Installer

Jerry's Mobility

Address: 1940 E. Joppa Rd, Baltimore, Maryland, US, 21234

Phone: 410-661-5700

Categories: Mobility Equipment Installer; Vehicle Rentals

MobilityWorks of Laurel

Address: 3356 Laurel Fort Meade Road, Laurel, MD 20724

Phone: 301-595-4466

Categories: High Tech Driving Systems Installer, Mobility Equipment Installer, Fleet of rentals

The Customizers, Inc.

Address: 14133 Pennsylvania Ave, Hagerstown, Maryland, US, 21742

Phone: (301) 797-7727

Categories: Mobility Equipment Installer

Total Mobility Services Inc – Frederick

Address: 5411 Yukon Court, Suite B, Frederick, Maryland, US, 21703

Phone: (240) 490-7840

Categories: High Tech Driving Systems Installer, Mobility Equipment Installer

VEHICLE MODIFICATION VENDORS

(Vendors that sell new & used adapted vehicles as well as adapt standard vehicles, Mobility Products, Vehicle Seating, Wheelchair lifts and rentals)

AA EASTERN MOBILITY COMPANY

Address: 12455 Woodsboro Pike, P.O. BOX 415, Keymar, MD 21757

Phone: 888-845-0533 or 301-845-4188

Categories: Sells pre-adapted vehicles

All Mobility Solutions

Address: 8999 Ocean Hwy, Delmar, Maryland 21875

Phone: 410-543-4323

Categories: Sells adapted vehicles, scooters, wheelchair carriers, powerlift recliners, stair lifts, platform lifts, multifold and threshold ramps and rubber threshold.

American Medical Equipment

Address: 733 Fredrick Road, Catonsville, MD 21228

Phone: 1-866-719-1222 or 410-719-1222

Categories: Only installs lifts, no extensive vehicle modifications or hand controls

American Truck & Bus, Inc.

Address: 195 Defense Highway, Annapolis, MD 21401

Phone: 410-224-8224 or 800-866-5466

AMS Vans

Address: 6275 Lawrenceville Hwy, Tucker, GA 30084 *(Delivery to your front door anywhere in the US)*

Phone: 1-800-775-828-8267

Website: www.amsvans.com and www.marylandwheelchairvans.com

Categories: Sells pre-adapted vehicles

Auto Assist, Inc.

Address: 5002 Lehigh Ave., College Park, MD 20740

Phone: 301-699-2238

Email: autoassist@erols.com

Categories: Sells pre-adapted vehicles and rents vehicles

Bruno

Address: 1780 Executive Drive, Oconomowoc, WI 53066

Phone: 1-866-882-4990

Website: www.bruno.com

Customizers

Address: 14133 Pennsylvania Ave., Hagerstown, MD 21742

Phone: 301-797-7727

Website: www.customozerconversions.com

Fancy Vans & Speed

Address: 12375 Waldorf Sq. Business Center, Waldorf, MD 20601

Phone: 301-843-5151

Website: www.fancyvansmobility.net

FR Conversions

Address: 231 Tech Court, Westminster, MD 21157

Phone: 844-372-8267

Website: www.frconversions.com

Categories: Sells pre-adapted vehicles

Klein Auto Specialist

Address: 2720 Sission Street, Baltimore, MD 21211

Phone: 410-467-1635

Jerry's Mobility Vehicle's & Service

Address: 1940 E. Joppa Rd, Baltimore, Maryland, US, 21234

Phone: 410-661-5700

Website: www.jerrysmobility.com

Categories: Sells pre-adapted vehicles, Mobility Products, Vehicle Seating, Wheelchair lifts and Wheelchair Securement. Offers Vehicle Rental program.

Mobility Solutions

Address: 9343 Fraser Avenue, Silver Spring, MD 20910

Phone: 301-650-0035 or 800-519-0035

Website: www.1mobilitysolutions.com

Total Mobility Services

Address: 5415 Yukon Court Suite E, Frederick, Maryland 21703

Phone: 240-490-7840

Website: www.tmservices.com

Categories: Sells pre-adapted vehicle, converts vehicles, home & office climbers, elevators, lifts and offer adapted vehicle rentals

MobilityWorks - Prince George's County

Address: 3356 Laurel Fort Meade Road, Laurel, MD 20724

Phone: 301-595-4466

Website: www.mobilityworks.com

Email: info@mobilityworks.com

Categories: Sells pre-adapted vehicles, fleet of rentals

AUTO INSURANCE

SOURCE: <https://www.autoinsurance.org/auto-insurance-for-wheelchair-adapted-vehicles/>

SOURCE:

<https://insurance.maryland.gov/Consumer/Documents/publicnew/autoinsuranceguide.pdf>

According to the U.S. Equal Employment Opportunity Commission (EEOC), insurance companies are not discriminating when deciding whether to provide coverage based on vehicle modifications, a severe impairment that raises your risk factor, or other circumstances that enhance your risk level.

Keep in mind that you are still entirely responsible for driving safely and following all traffic laws. Speak with insurers, ask questions, and compare rates. There's no reason you can't get the right insurance for your adapted vehicle if you provide the right information.

FAQs

Questions to Ask When Pricing Adapted-vehicle Auto Insurance

Here are some inquiries you might want to make as you shop around for quotes and compare insurance products for adapted vehicles. Asking these questions in advance can make it easier for you to compare and shop for the best coverage.

- What does the company regard as a vehicle modification?
- What are the average rates for a motorist with disabilities or a driver with a particular disability?
- How can I lower my insurance rates?
- Can I get a discount for my disability?
- Do you provide full coverage for any adapted equipment I may have outside my car?
- Do I need to insure my modification and/or equipment with a separate policy from my vehicle insurance policy?

Be sure to be proactive in informing insurance companies that it is a modified vehicle as they are not trained to ask about it. If they do not know and something happens to your modification or equipment, it may not be covered.

The Basics of Wheelchair-Accessible Vehicle Insurance

It's a common misconception that wheelchair van insurance is handled differently. Whether you have a disability or not, accidents and claims history are what auto insurance companies look at most.

For instance, even if your auto insurance is unlikely to cover the cost of your vehicle's initial modifications, it will still pay for conversion repair or replacement if the vehicle is totaled or harmed by a natural catastrophe if you carry the right policy.

Ultimately, the amount of collision and comprehensive coverage you choose will determine the level of protection that wheelchair van insurance can offer. For example, if you don't carry a comprehensive policy, it's unlikely that circumstances other than accidents will be covered.

It is advisable to discuss your situation with the insurance company to determine exactly what kind of coverage is offered. Depending on where you live, you will have different options. So, it's important to shop around with as many local companies as possible to get the best policy for a wheelchair van or another type of wheelchair-accessible vehicle.

How to Get Insurance for a Converted Vehicle

Follow these recommendations while searching for auto insurance on a wheelchair-accessible vehicle to get a better bargain and protect you on the road.

Be honest. Declare all modifications made to the van when applying for an insurance policy. Your insurance prices may fluctuate as a result of several developments.

Buy equipment coverage or van conversion add-ons. Make sure your insurance will cover any equipment for those with disabilities, including wheelchairs. If not, ask for insurance add-ons that cover equipment and conversions.

Certified modifications only. It's crucial that these modifications are correctly installed by a certified technician. It would be awful if you were in a car accident and later learned that your equipment wasn't insured because it wasn't installed properly.

Ask about equipment coverage. Verify that your insurance policy covers any special equipment, such as wheelchairs. Any equipment you bring with you, including wheelchairs that will be set up outside your car, need to be protected.

To find out whether an insurer can provide supplementary coverage for something not specifically protected by your primary policy, consider shopping with at least three different companies. Finding a workable alternative shouldn't be too difficult because most of the big auto insurance providers also provide van conversion insurance.

TYPES OF INSURANCE

To determine the best insurance options for your situation, check with your insurance agent.

BODILY INJURY LIABILITY INSURANCE

If you cause an accident and an injured person makes a claim or files a lawsuit against you, bodily injury coverage will:

- Pay for a lawyer to defend you if you are sued; and Pay the amount of medical expenses, lost wages and pain and suffering that you are legally responsible to pay to another person (up to the policy limits); or,
- Pay an amount to settle these claims (up to the policy limits).

In other words, if the claim for bodily injury is covered by your policy, the insurer will pay the claim up to the dollar limits of the coverage you purchased; you would only need to pay if the claim exceeds the policy limit or if the claim was not covered under the terms of the policy.

PROPERTY DAMAGE LIABILITY INSURANCE

If you cause an accident that damages someone's property (such as their car) and the property owner makes a claim or files a lawsuit against you, property damage liability coverage will:

- Pay for a lawyer to defend you in the event that you are sued; and pay the amount of physical damage that you caused to vehicles or property that you do not own (up to the policy limits); or,
- Pay an amount to settle these claims (up to the policy limits).

In other words, if the claim for property damage is covered by your policy, the insurer will pay the claim up to the dollar limits of the coverage you purchased; you would only need to pay if the claim exceeds the policy limit or if the claim was not covered under the terms of the policy.

Other people, such as family members, may also be covered under your insurance policy's bodily injury or property damage coverage. Family members are generally covered if: they are listed on the policy as drivers, they are driving your car for an occasional purpose with your consent, and they are not otherwise excluded by your policy's terms. If you are unsure whether a potential driver would be covered under your policy, read the terms of your policy or call your insurer or producer before you let that person drive the car.

Note: While state law establishes the minimum level of liability coverage, consumers who can afford higher premiums may choose to purchase more coverage. Higher limits of coverage provide more protection against repair expenses, medical expenses and legal judgments which might be higher than the minimum coverages required by Maryland law.

UNINSURED MOTORIST (UM) COVERAGE

Uninsured motorist coverage will protect you if someone driving without insurance causes damage to your property or injures you or your passenger(s). Coverage also applies when an

auto damages your vehicle or injures you and leaves the scene of the accident without being identified. This insurance covers repairs to your property, as well as medical expenses, lost wages, and pain and suffering.

In Maryland, UM coverage also includes underinsured motorist coverage, which is known as UIM coverage. It provides you with bodily injury protection in the event you are involved in an accident where the at-fault driver has an insurance policy with liability limits that are less than your UM limits, and your injuries exceed the at-fault driver's available limits. You then can claim the difference under your own insurance policy.

PERSONAL INJURY PROTECTION (PIP)

Maryland law requires consumers to purchase Personal Injury Protection (PIP) coverage.

Up to the specified dollar amount of your coverage, PIP coverage will reimburse you (or others named on your policy) for reasonable and necessary medical expenses resulting from an auto accident, as well as lost wages. This reimbursement will be made regardless of who caused the accident. PIP coverage can be denied if claims are not properly and timely filed with your insurer. Therefore, it is important to contact your insurer or producer immediately after an accident has occurred and request PIP forms.

GAP INSURANCE

Guaranteed auto protection insurance (GAP) is an optional coverage that may be purchased when physical damage coverage (comprehensive and collision coverage) is included in your auto policy. GAP insurance provides valuable protection if you have a loan or a lease on your car. Not all insurers offer GAP coverage. GAP coverage is particularly important if you have purchased or leased a vehicle with little or no money down.

If your car is considered a total loss because of a collision, theft or other covered loss, GAP insurance generally will pay the difference between the actual cash value of the vehicle and the current outstanding balance on your loan or lease.

MARYLAND'S INTERACTIVE AUTO INSURANCE RATE GUIDE

Comparison shopping is the key to getting the most for your insurance dollar.

Use this guide to find sample auto insurance premiums in your area. It lists those companies writing the greatest number of insurance policies in Maryland. Individuals may not qualify for coverage from all insurers: <https://insurance.maryland.gov/Consumer/Pages/Auto-Insurance-A-Comparison-Guide-To-Rates.aspx>

ALTERNATIVE TRANSPORTATION OPTIONS

MOBILITYLINK

MobilityLink is a specialized transit service available to people who, because of a disability, are functionally unable to get to a bus stop, wait unassisted at a stop or station, or board or ride a bus or train by themselves. MobilityLink is a shared ride service offered from the first exterior door of your home or pick up location to the first exterior door of your destination. Mobility service is available within three quarters (3/4) of a mile of any local bus route and train service in Baltimore City and Anne Arundel and Baltimore counties and within three quarters (3/4) of a mile radius of a light rail or Metro/subway station.

Learn more: <https://www.mta.maryland.gov/mobility>

TRANSIT APP

Transit provides real-time arrival information for all MDOT MTA CityLink, LocalLink, Express BusLink buses, along with Commuter Bus, MARC Train, Metro SubwayLink, and Light RailLink service across the region. Whether you are checking the status of your favorite bus route or need step-by-step directions to get somewhere new, Transit and MTA have you covered.

LEARN MORE AND DOWNLOAD THE APP HERE: <https://www.mta.maryland.gov/transit>

Unable to download Transit? No worries, MDOT MTA has you covered! There are three additional options for passengers to choose from:

1. Text the bus stop ID to MTAMD (68263) to receive real-time arrivals for all the routes that pass through that stop.
2. Call 1-866-RIDE-MTA (1-866-743-3682) and select the "Bus Routes Information" option and enter your bus stop ID to hear the next real-time bus arrival information.
3. Select your route and stop from our real-time information page for predicted arrival times (best viewed on a mobile device).

MARYLAND TRANSIT ADMINISTRATION

The Maryland Transit Administration (MTA) is committed to providing a public transit system that everyone can use. They've made improvements to make the system more accessible for people with disabilities and seniors, including the Bus, Metro Subwaylink, and Light Rail systems. For details about the MTA services and features that will enable you to travel safely

and comfortably within their service area, please visit <https://www.mta.maryland.gov/accessibility>.

RIDE SHARES

Lyft offers access to WAV rides through a ride type called 'Access'. When you request an Access ride, Lyft pairs you with available drivers who can accommodate a non-folding or motorized wheelchair or scooter. Access rides aren't available in every market yet. See where you can request an Access ride here:

<https://help.lyft.com/hc/ru/all/articles/115013081668-wav-rides#regions>

If you're not in an area with Access rides, Lyft will help you find local companies that provide WAV ride options.

Learn more: <https://help.lyft.com/hc/ru/all/articles/115013081668-wav-rides>

Uber is using technology to make transportation more accessible and reliable for riders with mobility disabilities, including through WAV (wheelchair-accessible vehicles).

Learn more: <https://www.uber.com/newsroom/improved-experience-riders-wheelchairs/>

**Note: It is important to keep in mind that accommodations provided by rideshare apps such as Uber and Lyft may vary from driver to driver and may be inconsistent. While these companies have policies in place to ensure accessibility and inclusivity, the State of Maryland does not monitor these policies.*

RENTING ACCESSIBLE VEHICLES

SOURCE: <https://nmeda.org/renting-a-wheelchair-accessible-van/>

Whether your own wheelchair accessible vehicle (WAV) is undergoing repairs or modifications or you're testing the adapted automobile waters before taking the plunge with the purchase of one, renting a wheelchair accessible van is an affordable, convenient, and comfortable way of improving your mobility.

Looking for a wheelchair accessible vehicle or adaptive equipment? One size definitely does not fit all! Check out this interactive map for National Mobility Equipment Dealers Association (NMEDA) Dealers here: <https://nmeda.org/consumer-resources/dealer-locator/>

FINANCIAL MANAGEMENT RESOURCES

CASH CAMPAIGN OF MARYLAND

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability.

The CASH Campaign of Maryland offers two great programs to help you reach your financial goals. Through generous support from the Foundation for Financial Planning and other partners, these high-quality programs are available at no cost to Marylanders.

Financial Coaching offers ongoing, unlimited, one-on-one support to reach your financial goals! The trained coaches work individually with participants and help them to achieve personal financial goals such as eliminating debt, rebuilding credit, and developing spending plans. There are no income guidelines for this program, and anyone can take advantage of this free service.

The Financial Planning Program is designed to connect Marylanders to a professional, quality financial plan on a range of topics and goals, including investing, homeownership, college funding, and wills and retirement planning. Our Pro Bono Certified Financial Planners® provide consultations in up to two free sessions. In keeping with our mission, our aim is to serve low-to-moderate income individuals and families through this program.

Learn more and sign up for the intake survey here: <https://cashmd.org/financial-coaching/>

BUDGET CALCULATORS

Quicken:

Whether you're new to personal finance or have been building toward financial freedom for years, budgeting can be one of your most effective tools for reaching your goals. If you want to experiment with a budget, Quicken's free budget calculator can help you get started.

Learn more: <https://www.quicken.com/resources/calculators/budget-calculator>

American Consumer Credit Counseling:

Founded in 1991, American Consumer Credit Counseling (ACCC) is a nonprofit (501) (c)(3) organization, offering confidential consumer credit counseling services, debt consolidation, debt management, budget counseling, bankruptcy counseling, housing counseling, student loan counseling and financial education to consumers nationwide. ACCC is a leader in the credit counseling industry and has national counseling experience.

ACCC offers a number of worksheets and calculators that could prove helpful:

- [Household Budgeting Worksheet](#)
 - [ACCCs Loan Repayment Calculator](#)
 - [Car Loan Payment Calculator](#)
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ASSISTIVE TECHNOLOGY FINANCIAL LOAN PROGRAM TESTIMONIAL

“We had the best Easter Celebration this year as we received a \$70,000.00 state [Maryland Assistive Technology Loan Program] loan to help us purchase a wheelchair accessible van for our son Benard. It took a really long time to get to this point but we are so grateful because this purchase helps Benard to go out with the family without the hassle and discomfort of having to lift him in and out of a manual chair. Benard was born with a spinal muscular atrophy and has lost two brothers with the same condition. This is a huge blessing.”

- Victoria B., ATLP Client

The Assistive Technology Financial Loan Program

1-800-832-4827 tollfree

410-554-9230 local/711 Relay

410-554-9237 fax

2301 Argonne Drive, Rm T-42, Baltimore MD 21218

www.mdtaf.org

mdtaf.atlp@maryland.gov

