There Is Financing Available for an Ella Walk-In Bathtub

According to statistics, over 375 Americans suffer mild to severe injuries in an attempt to stabilize themselves on various fixtures in their bathrooms every year. Specifically designed to support people with disabilities and the elderly, top-quality acrylic walk-in bathtubs. Ella’s Bubbles walk-in baths come with standard safety and therapeutic features as well as many optional ones and provide bathers with numerous benefits.

CHICAGO (PRWEB) April 10, 2019 -- Given these alarming statistics, walk-in tubs are no longer a luxury - they are an absolute necessity for people who want to remain and age in their own home independently. However, these walk-in tubs may not be financially accessible to all of those who need them. So is there financing available for a walk-in tub? The answer is yes, there are several financing options one can consider when looking for a walk-in tub.

Medicaid

Medicaid is one of the programs that can provide financial help with the purchase as well as installation of a walk-in bathtub, which is referred to as specialized medical equipment. Each state has different Medicaid programs, including those for Home and Community-Based services (HCBS). These Medicaid waivers will cover the purchase price and also the installation costs for a walk-in tub when deemed medically necessary for a senior or person with disabilities so as to continue to live in their home.

For instance, Illinois has several Medicaid programs that can pay for such durable medical equipment and the necessary home modification, including HCBS Waiver for the Elderly and Waiver for Supportive Living Facilities, as well as the managed care program Medicare-Medicaid Alignment Initiative for dual eligibles.

Medicare

Although original Medicare doesn't consider a walk-in bathtub as medical equipment and thus typically doesn't cover its purchase and installation costs, there are some specific situations in which Medicare may provide financial help in the form of reimbursement. A medical diagnosis that proves the beneficiary's need for a walk-in tub, as well as a written medical prescription outlining the reasons for needing it and any particular features are both required in order to demonstrate that the walk-in tub is a absolute medical necessity.

On the other hand, some Medicare Advantage (MA) plans may cover the costs of a walk-in tub as preventing/treating injuries and minimizing the need for emergency care are among the supplemental health benefits of the new MA plans. These benefits however vary based on one's specific MA plan and the state they live in.

Grants and Pensions for Veterans

There are several financial assistance programs provided by the Department for Veterans' Affairs (VA) that can cover the purchase price and installation costs of a walk-in bathtub. These include three different grants - the Special Home Adaptation Grant, the Specially Adapted Housing Grant, and the Home Improvement and Structural Alteration Grant (HISA). The latter is applicable to aging veterans whose health/mobility issues are not necessarily related to their military service.
Under the Veterans Directed HCBS program, veterans may allocate a part of their allowance to purchase a walk-in tub. Additionally, VA pension benefits can also be used to cover the costs of a walk-in bathtub, which can be regarded as an unreimbursed medical expense for VA income.

Additional Financing

Other financing options available for a walk-in tub include Rural Repair and Rehabilitation grants from the Department of Agriculture, non-Medicaid state assistance programs for home modifications for the elderly (currently available in only 28 states including Illinois), as well as programs offered by NGOs such as Rebuilding Together (which can cover the installation costs only) and various financing options such as monthly payments offered by the manufacturers. In addition, the purchase price and installation costs of an walk-in tub bought for medical safety purposes are tax deductible.

If you are interested in buying an accessible Ella walk-in tub, then do not hesitate to contact Ella's Bubbles either by phone at 800-480-6850 or via the online contact form for any questions you may have or for completely FREE information on pricing and financing options.

The company's nation-wide network of resellers and installers can professionally assist both residential and commercial clients with any type of bathroom renovation project, irrespective of its size. They will gladly enhance the accessibility of your bathroom for everyone in the household.

About Ella's Bubbles

Ella's Bubbles has revolutionized the walk-in tub industry, designing, engineering, and manufacturing acrylic walk-in tubs with unique, exclusive features for homeowners.
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Online Web 2.0 Version
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