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**Office of the Texas Governor | Greg Abbott**

## Replacing Durable Medical Equipment and Assistive Technology Lost in Disasters

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**Governor's Committee on  
People with Disabilities**

**Office of the Texas Governor**

## Replacing Durable Medical Equipment and Assistive Technology Lost in Disasters

In response to recent storms in Kerr County and Central Texas, GCPD is sharing resources to help Texans with disabilities recover from losses related to this disaster. This information will guide you on how you may replace your lost or damaged durable medical equipment (DME) or assistive technology (AT), sometimes called an adaptive aid (AA). For more in-depth resources, please see our [resource](#)

[guide](#). Texans are also encouraged to visit [disaster.texas.gov](https://disaster.texas.gov) for information on flood resources and recovery assistance.

## **Texas Department of Insurance**

If you received your DME or AT through your insurance, the Texas Department of Insurance (TDI) recommends these steps when recovering from a disaster.

- Call your insurance company to report damage.
- Take pictures and video of the damage. Don't throw anything away until your insurance adjuster tells you.
- Keep a list of the repairs and save receipts. Don't make permanent repairs before the insurance adjuster sees the damage.

For company phone numbers, use the Texas Department of Insurance [Company Lookup](#) or call TDI at 800-252-3439.

## **FEMA**

For counties covered under a FEMA Individual Assistance Disaster Declaration, FEMA may help you and members of your household affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance. FEMA can provide financial assistance to pay for medical expenses or losses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology.

For information on how to apply for FEMA assistance, contact 1-800-621-3362 or see the [Disaster Assistance webpage](#).

## **Vocational Rehabilitation**

Any equipment purchased with [Vocational Rehabilitation \(VR\)](#) funds can be repurchased if damaged or lost during a disaster if the customer still has a VR goal. For individuals who have purchased DME out of pocket or through a funding source other than VR, VR funds can be used to replace the DME if the individual is working or would like to work.

For more information, visit [VR webpage](#).

## **Specialized Telecommunications Assistance Program**

The Specialized Telecommunications Assistance Program (STAP) helps people who have a disability that interferes with their access to telephone networks purchase basic specialized assistive equipment or services. STAP typically covers the cost of most phones included in their voucher categories. Visit their [webpage](#) for more information.

## **Project Mend**

Project Mend is a non-profit medical equipment re-utilization program operating in San Antonio, Texas. Project MEND provides refurbished equipment through long-term loans to many low-income persons with disabilities who can demonstrate financial need. For more information, visit their [webpage](#).

## **Medicare**

A physician's order is needed to reaffirm the medical necessity of the item.

There should be documentation in the supplier's records detailing the incident, e.g., police report, insurance claim report, or beneficiary statement.

### **Original Medicare**

If Original Medicare already paid for durable medical equipment (DME) (like a wheelchair or walker) or supplies (like diabetic supplies) that were damaged or lost due to an emergency or disaster, in most cases Medicare will cover the cost to repair or replace your equipment or supplies, but only when you get them from a supplier that Medicare approves.

If your equipment is damaged and needs to be repaired, generally Medicare will cover the cost of rentals for items like wheelchairs. For more details, see our [webpage](#).

### **Medicare Health Plan**

Contact your plan to find out how it replaces DME or supplies damaged or lost in an emergency or disaster. Generally, you can find your plan's contact information on your plan membership card or you can [search for your plan's contact information](#). You can also call CMS at 1-800-MEDICARE.

This will be similar to the process for replacing DME/AT through private insurance.

## **Medicaid Waivers**

The current Medicaid medical policy allows for replacement of durable medical equipment (DME). Texas Medicaid & Healthcare Partnership (TMHP) and the 10 managed care organizations (MCOs) impacted by disasters follow the Medicaid medical policy for replacing DME that states that purchased DME is anticipated to last a minimum of five years, unless otherwise noted, and may be considered for replacement when the time has passed, or the equipment is no longer functional or repairable. Replacement of equipment is also considered when loss or irreparable damage has occurred.

Community Living and Support Services (CLASS), DeafBlind with Multiple Disabilities (DBMD), Home and Community-based Services (HCS), and Texas Home Living (TxHmL) Medicaid waivers each have a section in their rules regarding replacement or repair of adaptive aids or minor home modifications due to a declaration of disaster. For more in-depth information on how to replace DME and AT through each waiver or through your MCO, see our [webpage](#).

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