



MOBILE STAIRLIFT

**How to Finance a Stairlift**  
**& Regain Your Freedom**  
**Coverage, benefits & financing**  
**options to suit all pockets**





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# Don't let false assumptions hold you back

For many people with mobility impairment, stairlifts represent freedom, flexibility, and a return to normalcy. Unfortunately, the high cost of purchase and installation can often deter those who need stairlifts the most from acquiring them.

Stairlifts are expensive, there's no denying that, but there are several viable options to explore. From government grants and reverse mortgages to tax benefits and cost-efficient devices, you are not without help in your search for mobility and freedom.

## In this guide, we will explore:



Which **stairlift options are available to you**, their respective costs, and the staircases they require to operate.



Federal health insurance plans, tax benefits, and various grants that can be tapped for **financial assistance** (as well as those that don't offer aid).



How to **circumvent public housing legislation** that prohibits stairlift installation.

# Choosing the stairlift that suits your circumstances

Whether you live in an **apartment block** or **single-story home** in the suburbs, rest-assured that there is a **stairlift that fits neatly into your living requirements (and budget).**

With that said, investing in a stairlift needs to be a carefully considered decision. From comfort and safety to affordability and visual appeal, you need to weigh the benefits and disadvantages of several factors. For example, installation may require the services of a technician to make structural changes to your staircase, while a garden patio in a multi-story home will mean that an exterior and interior stairlift needs to be installed.

Let's explore the costs associated with installing different stairlifts on a variety of staircases, as well as the available alternatives.



# Straight-seated stairlifts

The most common mobile device for multi-story homes with uncurved staircases. A straight-seated stairlift is for people who need the help of a caregiver, cannot walk unaided, or struggle to stand on their own for long periods.

## Costs:

**\$4,000 to \$7,000** for interior staircases.

**\$5,500 to \$8,000** for exterior staircases (climate and exposure affects the price).





## Perched/standing stairlifts

A perched/standing stairlift is easier to install than the standard seated-stairlift. It is ideal for people who can walk to the stairs unaided and stay upright as the device moves between floors.

### Costs:

**\$4,000 to \$7,000** for a straight staircase of 12–14 steps.

**\$10,000 to \$16,000** (and above) for installation on curved staircases.

# Curved-seated stairlifts

A great option for homes with more than two levels, a curved-seated stairlift uses a curved rail system to navigate bends and landing corners. They require a deeper level of customization, which means installation can cost more and take longer.

## Costs:

**\$10,000 and \$16,000** (factoring in more development time).





## Mobile stairlift

Mobile stairlifts are ideal for people who are temporarily or recently disabled and don't want to invest in a permanent device, or who require more freedom in their daily lives. Typically lightweight, portable, and easy to transport, they offer the disabled person and their caregiver more flexibility, on a variety of indoor and outdoor staircases.

**Our mobile stairlift device is safe, adaptable, affordable, and offers the following benefits:**

- A lightweight frame that goes easy on the caregiver's body.
- Retractable belt for comfort, security, and stability.
- Anti-slide tread for a superior grip on all staircases.
- Battery and charger.
- Lifetime limited warranty.
- Compact and transportable.

**Cost:**  
**\$900-\$4500** Depending on model.



# Mobile Stairlift Finance

Because we want to help you regain your freedom in daily life, we offer financing for the Mobile Stairlift through our financing partnerships.

Sometimes it's just not possible to pay for something in full and 'buying now and paying later' is the better option. But in a world of late fees, penalties, and compound interest, it can feel like you're stuck between two difficult options: saying no to what you want, or giving in to unhealthy debt to get it.

Our financing partnerships helps you pay at your own pace and there are no hidden or late fees.

**Find the financing option that's right for you by clicking the button below:**

[Explore finance option here >](#)



For people who are already financially stretched by medical treatment, stairlift costs can come as a blow. Don't let that deter you, however, as there are ways to offset these costs. But first, let's discuss Medicare and Medicaid – the most obvious federal health insurance options – and what they offer in terms of stairlift cover.

**Related:** Still a little unsure of which stairlift goes on what staircase? Read [Stairlifts 101: Everything To Know Before You Purchase](#) for a comprehensive deep-dive into the world of stairlifts!

[READ STAIRLIFTS 101](#) >



# Medicare, Medicaid & stairlift cover

Medicare offers two coverage options, Original Medicare and Medicare Advantage, neither of which cover stairlifts specifically. However, Medicare Advantage may be tailored to offer financial assistance.

It's open for debate and depends on your interpretation of an excerpt from Medicare Advantage's 2019 ruling: ***"An item that assists with a functional need due to an injury or health issue, or reduces probable need for emergency care, may fit the bill for an allowable supplemental health care benefit"***.

In our opinion — which we expand on here — the plan and its supplemental benefits could be customized to the specific needs of a mobility-impaired person who requires a stairlift. We do recommend that you talk to a Medicare consultant for clarity on the coverage they can offer.

Medicaid, on the other hand, does help cover stairlifts (in some states). The Medicaid Home and Community Based Services (HCBS) provides waivers that can help fund home modifications, but as the benefit varies from state-to-state, please contact a Medicaid customer agent for more information. If you live in Maryland, however, you're in luck — you can view their waiver guidelines [here](#).

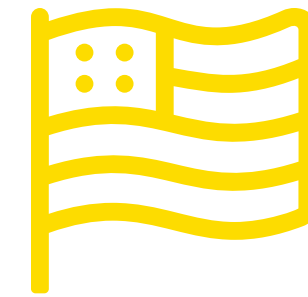
**If you don't qualify for either Medicare or Medicaid, don't get disheartened. The following benefits and grants may be more suited to your situation.**



# Alternate sources of financial aid

If a person is recently or temporarily disabled, the costs of purchasing and installing a stairlift can come at an overwhelming, emotional time. With treatment costs and stress levels rising, it's no wonder so many people seek alternative means of financing.

Thankfully, there are a number of them.

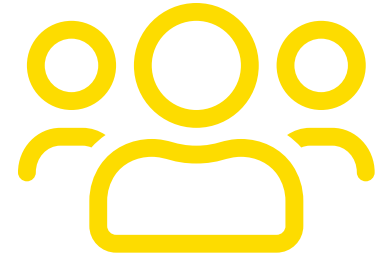


**Federal tax benefits:** According to the Maryland Government, 'you can deduct the cost of home modifications on your federal income tax if they are medically necessary. You need a written recommendation from a doctor to prove the expense is needed due to a disability or medical condition for yourself, a spouse, or a dependant. You also need an appraisal from a competent real estate appraiser to prove how much value (if any) a home modification adds to your property. You can also claim a deduction for operating and maintaining the modifications (e.g. a wheelchair lift, stair glide, ramp), whether or not the modification qualified as a medical expense'.



**Medical expense deductions:** Medical expenses can be reduced if you cover your loved one's unreimbursed medical costs. To qualify, the medical expenses of everyone claimed on your taxes must total more than 10 percent of your adjusted gross income for that year, and total itemized deductions must be more than your standard deduction.





**Community Development Block Grant (CDBG) Program:**

The CDBG program gives annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Local housing agencies can allocate some of their CDBG program to supplement various home modifications. For more information, you can call the US Department of Housing and Urban Development at (202) 708-1112.



**Home Equity Conversion Mortgage:** The Federal Housing Administration's (FHA) reverse mortgage program lets homeowners who are 62 years and older withdraw a portion of their home's equity as a fixed monthly amount, a line of credit, or a combination of both.





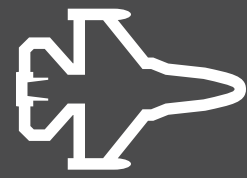
**Tax credit for dependents:** The AARP states that ‘the 2017 federal tax law expanded the Child Tax Credit (CTC) to allow taxpayers to claim up to \$500 as a nonrefundable “Credit for Other Dependents,” including elderly parents. Under this provision ... the Internal Revenue Service allows family caregivers to claim some individuals related by adoption, blood or marriage – and even some friends – as “other dependents” on their federal tax return’. Both parties must meet the following IRS requirements to qualify:

- **Low income:** A loved one’s gross income must be under that tax year’s cutoff amount.
- **Dependence: You pay at least 50 percent of your loved one’s living expenses:** They must live with you and your payments have to include clothing, food, lodging, medical, and dental care, as well as recreation, transport, and other necessities.

For supplementary information on this topic, we explore potential **stairlift installation roadblocks and the tax benefits that can mitigate them in this article.**

*Stairlift rental: As a stairlift may require development and customization before installation can even begin, renting a device may be a better option. Rental means you can test a model without the costs of having to commit to a long-term device. That said, even renting a stairlift requires installation.*





### **U.S. Department of Veterans Affairs Housing Grants:**

Veterans and service members with specific service-connected disabilities can apply for a grant to buy or change a property to suit their needs and live more independently.

To see if you qualify, **visit this page**. If somebody is recently or temporarily disabled and doesn't own a house or reside in one, modifications may need to be made to their apartment block or public housing building. Should this be the case, it's critical you know your rights and what concessions management must make by law.

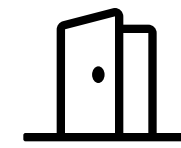


# Stairlift rights for public housing

Unfortunately, public housing prohibits stairlift installation on-premises. This is a huge problem for those who are burdened by treatment and equipment costs, with public housing likely being the only affordable option for them at the time.

**This is why it's crucial you know your legal rights.**

Under the Fair Housing Act, buildings developed for first occupancy after March 13, 1991 — and those with four or more units — must adhere to accessibility rules determined by whether there is an elevator on the premises already. If one is installed, then each unit, public, and common space must be accessible to people with disabilities. For example:



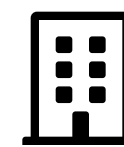
Doors and hallways must make provision for wheelchairs, including accessible routes within the units.



Light switches, thermostats, electrical outlets, and other environmental regulators must be accessible to wheelchairs.



Kitchens and bathrooms must be wheelchair-friendly, such as the inclusion of reinforced bathroom walls and grab bars.



Buildings that don't have elevators only need to ensure that ground-floor units and public/common spaces are accessible.





A housing provider also does not have to evict a ground floor tenant in favor of a person with a disability. If there are no vacant ground floor units, the disabled tenant can ask to be placed at the top of a waiting list should a unit become available. The tenant can also ask the landlord to canvas opinion to see if any are willing to swap apartments voluntarily.

Should all options be exhausted, are there any reliable, cost-efficient alternatives that offer freedom and flexibility while skirting the rules of public housing and apartment blocks?

Yes — and we've already mentioned this lightweight, portable solution!



# The Mobile Stairlift: a cost-efficient, lightweight option for freedom & flexibility

Stairlifts that require installation are not only expensive, but they make it difficult for people with disabilities to take advantage of spontaneous outings. The Mobile Stairlift, however, is cost-efficient, maneuverable, and ideal for impromptu excursions because it doesn't require installation.

## Here is a summary of the benefits our Mobile Stairlift device offers:

- A lightweight frame.
- Comfort, security, and stability.
- Battery and charger.
- A Lifetime Limited warranty.
- Compact and transportable.

## Costs:

- The Mobile Stairlift can cost anywhere between \$900-\$4500 depending on features.
- The Mobile Stairlift can be financed through our financing partnerships. You can browse the financing options [here](#).



In the end, we want to help you find the device that gives you the freedom and flexibility you need. Whether it's a perched/standing stairlift or one of our own devices, the team at Mobile Stairlift is on-hand to offer you guidance and advice so that you can find the stairlift that's right for your pocket and perfect for your circumstances.

Click the button below to contact us.

[Contact Us](#)

**BROUGHT TO YOU BY MOBILE STAIRLIFT  
YOUR PARTNER IN MOBILITY FREEDOM**



## WHERE TO FIND US

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