Webinar title: Understanding the Health Coverage Needs of People with Disabilities

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American Association on Health and Disability (AAHD)

The mission of AAHD is to advance health promotion and wellness initiatives for children and adults with disabilities.
What is the NDNRC?

The National Disability Navigator Resource Collaborative (NDNRC) is an initiative of national cross-disability organizations in order to provide disability information and support to navigators and other enrollment specialists as they assist consumers with enrollment through the Affordable Care Act insurance marketplaces.

Who is the NDNRC?
Mission Statement

The mission of the National Disability Navigator Resource Collaborative (NDNRC) is to provide cross-disability information and support to Navigators and other enrollment specialists thereby ensuring people with disabilities receive accurate information when selecting and enrolling in insurance through the Affordable Care Act Marketplaces.
Cross-disability information and support for Navigators and other enrollment specialists

NDNRC Disability Guide

BLOG
Share Your Story How You #GetCovered
Yesterday in our "News to Use," we posted a link to a CMS tool where individuals can submit information about state exchange enrollment activities and barriers.
NDNRC Home Page

STATE RESOURCE GUIDE

Click on a state to view resource information.

Enrollment: Disability Specific
Enrollment: Mental & Behavioral Health
Enrollment: Populations with Special Health Care Needs
Enrollment: ACA Marketplace and Medicare
Enrollment: ACA Marketplace and Medicaid
Enrollment: Overview
Enrollment: Statistics
Washington

Marketplace Type: State
Medicaid Expansion: Yes

State Specific Fact Sheets
None available at this time

State Enrollment Specialists
- Navigators
- Federally Qualified Health Centers
- In-Person Assistors
- Connectors (AR, HI, MA and MD only)

Washington State Exchange
Washington Health Plan Finder
Phone: (855) 923-4633
Website: www.wahealthplanfinder.org

Community Outreach Collaborative
P4WE Family to Family Health Information Center
6313 South 12th Street
Tacoma, WA 98466
Phone: (253) 555-2266
Website: wap4we.org

NDNRC Partner Organization State Affiliates
State and Local Affiliates for NAMI (National Alliance on Mental Illness)
Local Chapters for the National Multiple Sclerosis Society

Name *
First
Last

Email *
Enter Email
Confirm Email

Help us can SPAM

I'm not a robot

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NEWS
ASPE Report Examines Uninsurance and Pre-existing Conditions
The Assistant Secretary for Planning and Evaluation (ASPE) recently released a report that addresses ...
Read More »

NDNRC to Present on Webinar for United Spinal
Kaiser Permanente Medicaid

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
Resources & Links

CATEGORIES

• Enrollment Resources – Disability Specific
• Enrollment Resources – Mental Health and Behavioral Health
• Enrollment Resources – Populations with Special Health Care Needs
• Enrollment Resources – ACA Marketplace and Medicare
• Enrollment Resources – ACA Marketplace and Medicaid
• Enrollment Resources – Overview
• Enrollment Statistics
• Affordable Care Act (ACA) Resources – Government
• Affordable Care Act (ACA) Enrollment Resources
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• How Do Disability Rights Laws Affect the Operation of the Marketplace?
• What Do Navigators Need to Know about Disability?
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• What Types of Accommodations Should Navigators Know about?
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What Do Navigators Need to Know about Disability?

- How Is Disability Defined?
- What Disability Questions Appear on the Streamlined Application for Health Insurance or Medicaid Submitted through the Marketplace?
- Why Is Understanding Disability Important?
- What Is Disability Literacy?
- What Is Disability Etiquette?
- What Is Physical Accessibility?
- How Could Navigators Ensure Effective Communication with People with Disabilities?
- How Can Navigators Assist People with Disabilities Evaluate the Adequacy of Provider Networks within Specific Plans?
- How Can Navigators Assist People with Disabilities Evaluate the Adequacy of Essential Health Benefits (EHBs)?
1. Comparing Health Plans’ Benefits and Coverage Summaries
2. Getting and Using Health Plan Evidence of Coverage
3. Using Health Plan Customer Service
4. Rehabilitation and Habilitation Services and Devices
5. Prescription Medication Benefits
6. Supporting Collaborations Between Navigators, Connectors and Assisters, and Local Disability and Affinity Organizations
7. Mental Health and Substance Abuse Parity
8. Medically Frail Status as an Exemption to Receiving Medicaid Alternative Benefit Plan with Essential Health Benefits
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10. Medical Supplies Benefits
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14. Information for People on Medicaid Home and Community-Based Services Waiver Waiting Lists
15. Medicaid Buy-In
16. Moving from Coverage-to-Care for People with Disabilities
17. Disability Etiquette
POPULATION SPECIFIC

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Blood Disorders *
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Spina Bifida
- Traumatic Brain Injury *
- Information for Veterans Regarding Department of Veterans Affairs Healthcare
Year 2 COCs

1. Rhode Island Parent Information Network, Cranston, RI
2. Center for Independence of the Disabled, NY, New York, NY
3. NAMI Southwest Pennsylvannia, Pittsburgh, PA
4. Lakeshore Foundation, Birmingham, AL
5. Family Voices Indiana, Indianapolis, IN
6. Wayne State University, Detroit, MI
7. University of New Mexico Center for Development and Disability, Albuquerque, NM
8. NAMI Kansas, Topeka, KS
9. Family Voices Colorado, Centennial, CO
10. North Dakota Center for Persons with Disabilities at Minot State University in partnership with Family Voices of North Dakota, Minot, ND
11. PAVE Family to Family Health Information Center, Tacoma, WA
Year 3 COCs

13. Bayou Land Families Helping Families, Thibodaux, LA
14. NAMI Texas, Austin, TX
15. Texas Parent to Parent, Austin, TX
16. The University of Montana Rural Institute, Missoula, MT
17. Raising Special Kids, Phoenix, AZ
18. Family TIES of Nevada, Reno, NV

http://www.nationaldisabilitynavigator.org/about/community-outreach-collaboratives/
1. Limited provider networks
2. Limited formularies
3. Discriminatory pharmacy design
4. Plan transparency
5. High out-of-pocket costs
6. Confusion on the definition of “rehabilitation” and “habilitation” services and supports
7. Confusion on the coverage of prosthetic devices and durable medical equipment
8. Confusion about coordinating exchange coverage with Medicare and Medicaid
9. Delays in getting plan information once they are enrolled
10. Communication Issues for deaf and hard of hearing
Health Insurance Jeopardy!

It’s not about the answer.
It’s about asking the right question!
The individual takes a prescription muscle relaxant

Question: Does the QHP have a tiered prescription medication benefit?
The individual is a wheelchair user

Question: Does the QHP cover durable medical equipment (DME)?
The individual indicates that his condition requires he use a catheter

Question: Does the QHP cover disposable medical supplies?
Consumer uses rehabilitation therapy & says that she has to go repeatedly for it to have any lasting effect

Question: Does the QHP put limitations on the number of rehab visits?
When completing enrollment on the exchange you arrive at the questions regarding disability

Question: Does the individual want to apply for Medicaid?
The individual is a wheelchair user

Question: Does the Summary of Benefits and Coverage (SBC) say what the cost will be for services such as durable medical equipment?
Question: Does the individual need coverage for mental health as they may not self-report to you?
Health Insurance Jeopardy!
Autism Spectrum Disorder (ASD), Cerebral Palsy (CP), Attention Deficit Hyperactivity Disorder (ADHD), Seizures, and Mental Illness

Question: What are some common co-occurring conditions for people with intellectual disabilities?
Lack of network adequacy/limited provider networks; lack of parity in coverage; high out-of-pocket costs; wait times to see a provider.

Question: What are common issues with mental health treatment in qualified health plans?
Of the 13 drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for MS, this is the number which are considered ‘specialty pharmaceuticals’

Question: What is all of them?
This is the difference in therapies between someone born with paralysis v. someone who is paralyzed later in life

Question: What is habilitation v. rehabilitation?
This is the number of priority groups used to determine who gets access to VA healthcare services

Question: What is 8?
This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing

Question: What is that individual’s preferred method of communication?
This is the one word that sums up the best quality you can have when dealing with anyone with a disability

Question: What is RESPECT?
Health Insurance Jeopardy Rounds 1 & 2 are on YouTube!!!

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ
Affordable Care Act

Disability Law Timeline

- The Rehabilitation Act §504 – 1973
- Individuals with Disabilities Education Act (IDEA) – 1975
- Voting Accessibility for the Elderly and Handicapped Act – 1984
- Air Carrier Access Act – 1986
- Fair Housing Act (FHA) is amended – 1988
- Americans with Disabilities Act (ADA) – 1990
Section 1557

“[A]n individual shall not, on the ground prohibited under ... section 794 of title 29, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any health program or activity, any part of which is receiving Federal financial assistance, including credits, subsidies, or contracts of insurance, or under any program or activity that is administered by an Executive Agency or any entity established under this title.”
Affordable Care Act

What It Means for People with Disabilities

- No Denial of Coverage for Pre-Existing Conditions
- No Cancellation of Coverage due to Serious Medical Conditions
- No Setting Premiums Based on Disability or Chronic Conditions
Affordable Care Act

What It Means for People with Disabilities

• No Lifetime Monetary Caps
• 10 Essential Health Benefits required in every Qualified Health Plan (QHP)
• Medicaid Reforms:
  • Expanded Money Follows the Person (MFP)
  • Created Balancing Incentive Program (BIP)
  • Created Alternative Benefit Plan (ABP)
Our Eight Principles

1. Prohibition against denial of coverage for pre-existing conditions
2. Guaranteed renewability of coverage
3. Prohibition against individual underwriting
4. Essential health benefits required in every qualified health plan
5. Prohibition against lifetime monetary caps
6. Prohibition against discrimination in health programs
7. Extension of the mental health parity to the individual and small group market
8. Medicaid expansion
How to stay involved

- Sign up to receive NDNRC updates: http://www.nationaldisabilitynavigator.org/
- NDNRC Archived Newsletters: http://www.nationaldisabilitynavigator.org/category/newsletter/
- Sign up for AAHD’s newsletter: http://www.aahd.us/contact/
- Check out AAHD’s Resource Center: http://www.aahd.us/resource-center/
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