



Health Reform: **Beyond the Basics**

[healthreformbeyondthebasics.org](http://healthreformbeyondthebasics.org)

# Best Practices When Assisting People with Disabilities Enroll in Health Coverage

*Karl Cooper, Director of Public Health Programs,  
American Association on Health and Disability*

*October 22, 2020*



- All attendees are muted and in listen-only mode
- To ask a question:
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  - Type your question into the box
- We will monitor questions and pause to answer a few during the presentation
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# AAHD Mission

To promote health and wellness  
for people with disabilities

- Reduce Health Disparities
- Advocate for Community Inclusion
- Promote Full Accessibility
- Integrate Disability into Public Health Agenda
- Advance Knowledge Translation & Disability Research



# Health Disparities

- According to HHS, 12.5% of the population has a disability which “seriously limits” them
- People with a disability are:
  - Over twice as likely to not see a doctor due to cost
  - Over 30% more likely to be obese
  - 60% more likely to smoke
  - Over 2.5 times more likely to develop diabetes



# Health Disparities

- Women with a disability are:
  - Less likely to have a current mammogram
  - Less likely to have a current pap test
- People with a disability are:
  - Over 3.5 times more likely to have cardiovascular disease (18-44 y.o.)
  - Just under 3 times more likely to have cardiovascular disease (45-64 y.o.)



# Health Disparities

## Social Determinants

People with disabilities:

- Have double the unemployment rate among those within the workforce
- About 35% more likely to have less than a high school education
- Less likely to report sufficient social & emotional support



# Disability Etiquette

## **People with All Types of Disabilities**

- Introduce yourself, offer a handshake.
  - People with limited hand use or those who wear artificial limbs can usually shake hands.
- Always ask before providing assistance.
- Speak directly to the person and not their attendant, interpreter, family member, etc.
- Do not pet service animals without asking the owner first.
- Ask questions if you are unsure how to proceed.



# Disability Etiquette

## **People with Mobility Disabilities**

- Do not push/touch a person's wheelchair/scooter without their permission.
- Place yourself at eye level in front of the person's wheelchair to facilitate conversations.

## **People who are Blind or Low Vision**

- Always introduce yourself and anyone else who is present.
- Tell the person if you leave the room. Explain interruptions.
- Offer to read information to the person when appropriate.
- If you are asked to offer guidance, offer your arm so the person can grasp your elbow and proceed at a normal pace. Do not take a person's arm and move them by the elbow.





# Disability Etiquette

## **People who are Deaf or Hard of Hearing**

- Get the person's attention before you begin to communicate.
- Let the person establish their preferred method of communication for your conversation. (Ex: lip reading, sign language, note writing.)
- Use gestures and visual cues. (Ex: holding up items that you are discussing.)
- Explain interruptions.



# Disability Etiquette

## **People with Speech and Language Disorders**

- Be patient, respectful, and sensitive.
- Do not interrupt or finish the person's sentence.
- If the person uses any assistive technology devices, make sure the devices are within the person's reach.

## **People with Cognitive or Intellectual Disabilities**

- Keep communication simple. Use short sentences and complete one topic before moving to the next.
- If possible, use pictures and visual aids.
- Ask if the person has any questions or if they would like for you to clarify anything.



# Disability Etiquette

## **People with Mental Health or Behavioral Health Disabilities**

- If a person seems anxious or agitated, speak calmly and offer to repeat information.
- If a person seems nervous or confused, offer to break things down step-by-step to help them understand.
- Respect a person's choice of language or terminology. For example, if they ask you to refer to something as a “mental health condition” instead of a “mental illness,” listen to their request.



# Disability Etiquette

## **Disability Accessibility and Accommodations**

- Parking Lot Accessibility
- Building Accessibility
- Elevator Accessibility
- Ramp Accessibility
- Meeting Room Accessibility
- Restroom Accessibility
- Alternative Formats
- Packaging and Messaging of Materials
- Font Size

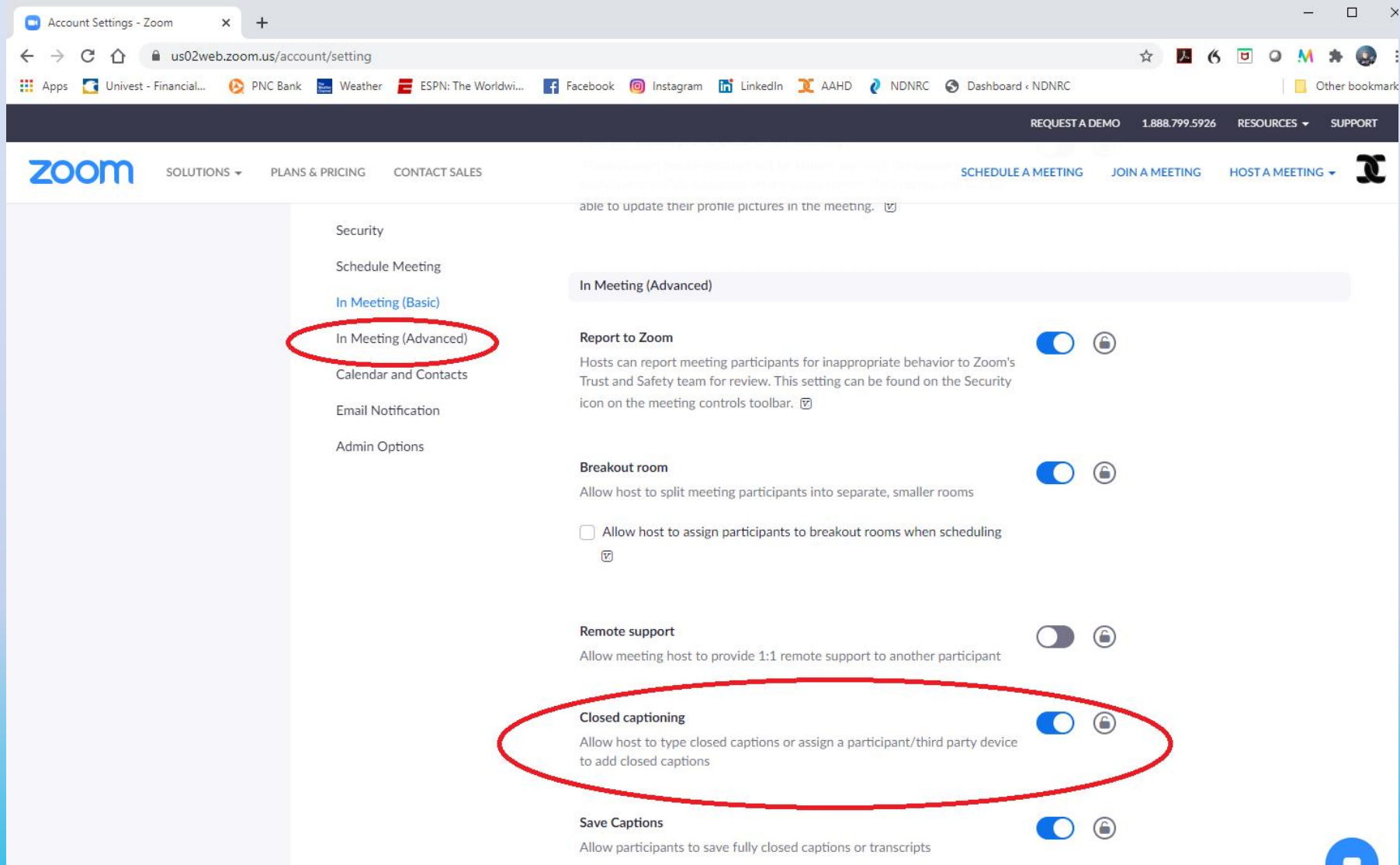


# COVID-19 & Accessibility

## **Accessibility in a Virtual World**

- Alternative Formats for printed material
- Allow for alternative means of participation
- Include alt-text in any online images
- Making Zoom Accessible:
  - Captions

# Zoom Accessibility



Account Settings - Zoom

us02web.zoom.us/account/setting

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**In Meeting (Advanced)**



**Report to Zoom**  

Hosts can report meeting participants for inappropriate behavior to Zoom's Trust and Safety team for review. This setting can be found on the Security icon on the meeting controls toolbar. 



**Breakout room**  

Allow host to split meeting participants into separate, smaller rooms



☐ Allow host to assign participants to breakout rooms when scheduling 

**Remote support**  

Allow meeting host to provide 1:1 remote support to another participant

**Closed captioning**  

Allow host to type closed captions or assign a participant/third party device to add closed captions

**Save Captions**  

Allow participants to save fully closed captions or transcripts



# COVID-19 & Accessibility

## **Accessibility in a Virtual World**

- Alternative Formats for printed material
- Allow for alternative means of participation
- Include alt-text in any online images
- Making Zoom Accessible:
  - Captions
  - ASL Interpreters
  - Screen sharing

**BE FLEXIBLE!**



# 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)



# 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 thereby ensuring people with disabilities receive accurate information when selecting and enrolling in insurance through the Affordable Care Act Marketplaces.

# Who is the NDNRC?



# NDNRC Partners






# 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.**



# NDNRC Home Page

[nationaldisabilitynavigator.org](http://nationaldisabilitynavigator.org)




**National Disability Navigator  
RESOURCE COLLABORATIVE**

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Cross-disability information and support for Navigators and other enrollment specialists

[OUR MISSION](#)



**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

SIGN UP FOR  
EMAIL UPDATES



## Enrollment: Statistics

## Fact Sheets



# State Pages

[My Account](#)[Logout](#)

## New York

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 \(AR, HI, MA and MD only\)](#)

### New York State Exchange

NY State of Health

Phone: (855) 355-5777

Website: [www.healthbenefitexchange.ny.gov](http://www.healthbenefitexchange.ny.gov)

### Community Outreach Collaborative

Center for Independence of the Disabled, NY

841 Broadway, Suite 301

New York, NY 10003

Phone: (212) 674-2300

CIDNY—Queens

80-02 Kew Gardens Rd. Suite 107

SIGN UP FOR  
EMAIL UPDATES

SUBMIT

FIND AN ENROLLMENT  
SPECIALIST IN YOUR STATE

### NEWS

#### NDNRC is Now on YouTube

We are excited to announce that the NDNRC now has its own YouTube channel. This channel will archive ... [Read More »](#)

#### Kaiser Releases New Report on Uninsured

#### NDNRC to Present on SAMHSA Webinar

### BLOG

#### Resources from Mental Health Association



# Resources & Links

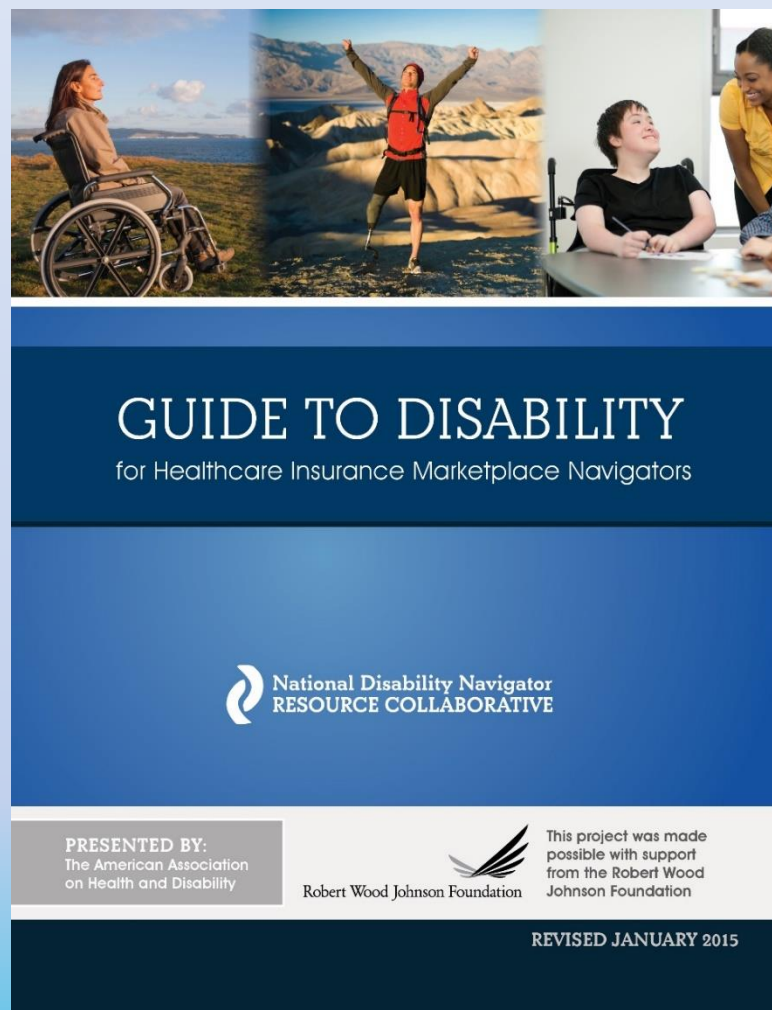
## CATEGORIES

- 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





# Disability Guide



<https://nationaldisabilitynavigator.org/ndnrc-materials/disability-guide/>

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



# Disability Guide

## 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)?

<http://www.nationaldisabilitynavigator.org/ndnrc-materials/disability-guide/>



# TOPICAL FACT SHEETS

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
9. Streamlined Marketplace Application Process

<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>



# TOPICAL FACT SHEETS

10. Medical Supplies Benefits
11. Civil Rights of People with Disabilities under the Americans with Disabilities Act and Section 504 and Section 508 of the Rehabilitation Act
12. Process for Medicaid Eligibility
13. Referral and Resource Lists
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

<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>



# Fact Sheets

## 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

<http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>



# Health Insurance Jeopardy!

*It's not about the answer.  
It's about asking the right question!*



# JEOPARDY!

Prescription Drugs	Medical Devices	Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
\$200	\$200	\$200	\$200	\$200	\$200
\$400	\$400	\$400	\$400	\$400	\$400
\$600	\$600	\$600	\$600	\$600	\$600
\$800	\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



# JEOPARDY!

Pr

The individual tells you that he  
has tried generic drugs before  
and they were ineffective





# JEOPARDY!

Pr

The individual tells you that he has tried generic drugs before and they were ineffective

Question: Does the QHP require a patient to try a generic drug first (i.e. “Step Therapy”)?



# JEOPARDY!

Pr

The individual uses a motorized wheelchair and complains that her current chair won't keep a charge



# JEOPARDY!

The individual uses a motorized wheelchair and complains that her current chair won't keep a charge

Question: Does the QHP cover the repair of DME?



# JEOPARDY!

Pr  
Consumer uses rehabilitation  
therapy & says that she has to  
go repeatedly for it to have any  
lasting effect



Pr  
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?



# JEOPARDY!

Pr

A family has a 4-year-old child  
who is non-verbal



# JEOPARDY!

Pr

A family has a 4-year-old child  
who is non-verbal

Question: Does the QHP cover speech  
therapies?



# JEOPARDY!

When completing enrollment  
on the exchange you arrive at  
the questions regarding  
disability





# JEOPARDY!

When completing enrollment  
on the exchange you arrive at  
the questions regarding  
disability

Question: Does the individual want to apply  
for Medicaid?



# JEOPARDY!

Pr  
The individual has a condition  
that requires that she takes  
drug “X”



# JEOPARDY!

Pr  
The individual has a condition  
that requires that she takes  
drug “X”

Question: Does the SBC say what drugs are  
covered and what the drug co-pays are?



# JEOPARDY!

Pr

(unknown)



# JEOPARDY!

Pr

Question: Does the individual need coverage for mental health as they may not self-report to you?



# Health Insurance Jeopardy!



Intellectual Disabilities	Mental Illness	Multiple Sclerosis	Paralysis	Veterans	Accessibility
\$400	\$400	\$400	\$400	\$400	\$400
\$800	\$800	\$800	\$800	\$800	\$800
\$1200	\$1200	\$1200	\$1200	\$1200	\$1200
\$1600	\$1600	\$1600	\$1600	\$1600	\$1600
\$2000	\$2000	\$2000	\$2000	\$2000	\$2000



This is one thing you need to  
think about when assisting a  
consumer with paralysis





This is one thing you need to  
think about when assisting a  
consumer with paralysis

Question: What is building accessibility?



This is one thing you need to think about when assisting a consumer with multiple sclerosis who has low vision



This is one thing you need to think about when assisting a consumer with multiple sclerosis who has low vision

Question: What is having materials available in alternative formats (i.e. large print)?



This is one thing you need to think about when assisting a consumer with intellectual disabilities



This is one thing you need to think about when assisting a consumer with intellectual disabilities

Question: What is asking questions that verify the person understands the information?



This is one thing you need to think about when assisting a consumer with mental illness



This is one thing you need to think about when assisting a consumer with mental illness

Question: What is educating yourself about mental health conditions?



This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing





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?



## FINAL JEOPARDY

# DISABILITY ETIQUETTE



This is the one word that sums up  
the best quality you can have  
when dealing with anyone with a  
disability



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 is on YouTube!!!

**Health Insurance Jeopardy Part 1 – Prescription Drugs**

Presenter: Karl D. Cooper, Esq.  
American Association on Health and Disability

Hello, my name is Karl Cooper and I'm the project manager for the National

**Health Insurance Jeopardy Part 1: Prescription Drugs**

NDNRC

88 views

Published on Jul 6, 2015

Part 1 in our Series Health Insurance Jeopardy. This video addresses the issues individuals with disabilities face with prescription drugs as you are assisting them enroll in health insurance through the Affordable Care Act Marketplaces.

[SHOW MORE](#)

ALL COMMENTS (0)

**Up next**

- Health Insurance Jeopardy Part 2: Medical Devices by NDNRC 26 views
- Health Insurance Jeopardy Part 3: Rehabilitation & Habilitation by NDNRC 26 views
- Health Insurance Jeopardy Part 4: Medicaid Eligibility by NDNRC 9 views
- Health Insurance Jeopardy Part 5: Summary of Benefits and Coverage by NDNRC 15 views
- Health Insurance Jeopardy Part 6: Mental Health by NDNRC 9 views

[https://www.youtube.com/channel/UCZzm0pWC6ZeN\\_6jg9ci2JCQ](https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ)



# Outreach Resources

## Community Catalyst Outreach Hub is Here!



**Yes!**

**You can sign up for  
health insurance  
Nov. 1 - Dec. 15!**

**Go to  
healthcare.gov**

**#GetCovered**

**#EnrollByDec15**



**Open Enrollment  
starts Nov. 1**

**10 days to go!**

**Learn more in the  
NDNRC newsletter**

<https://nationaldisabilitynavigator.org/category/newsletter/>



# Other Projects

## HILA

(Health Insurance Literacy Academy)

The HILA will develop, implement, and evaluate health insurance trainings for CIL staff so that they can empower people with disabilities to make informed decisions regarding private and public health insurance coverage.

<https://aahd.us/initiatives/health-insurance-literacy-academy-hila-project/>



# How to stay involved

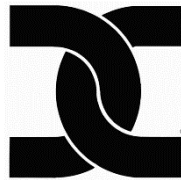
- Sign up to receive NDNRC updates:  
<https://nationaldisabilitynavigator.org/>
- NDNRC Archived Newsletters:  
<https://nationaldisabilitynavigator.org/category/newsletter/>
- Sign up for AAHD's newsletter:  
<https://www.aahd.us/contact/>
- Check out AAHD's Resource Center:  
<https://www.aahd.us/resource-center/>



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## A Very Special Thanks To:

The American Association on Health and Disability for developing and presenting this material.



*For more information and resources, please visit:*  
[www.healthreformbeyondthebasics.org](http://www.healthreformbeyondthebasics.org) and [nationaldisabilitynavigator.org](http://nationaldisabilitynavigator.org)

*This is a project of the Center on Budget and Policy Priorities, [www.cbpp.org](http://www.cbpp.org)*