



American Association on Health and Disability

Part IX: Best Practices for Helping People with Disabilities Enroll in Health Coverage

Presenter: Karl D. Cooper, Esq.

October 14, 2021



Webinar Logistics

- All attendees are muted and in listen-only mode
- To ask a question:
 - Click on the Q&A icon in the control panel at the bottom of your webinar screen
 - Type your question into the box
- We will monitor questions and pause for Q & A at the end of the presentation
- You can also email questions to beyondthebasics@cbpp.org
- All webinars are recorded and will be available for viewing at www.healthreformbeyondthebasics.org



American Association on Health and Disability

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



Part I

DISABILITY: KNOWING THE AUDIENCE



Health Disparities for People with Disabilities

- ◎ 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 for People with Disabilities (2)

- ◎ 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 for People with Disabilities

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 Across the Lifespan

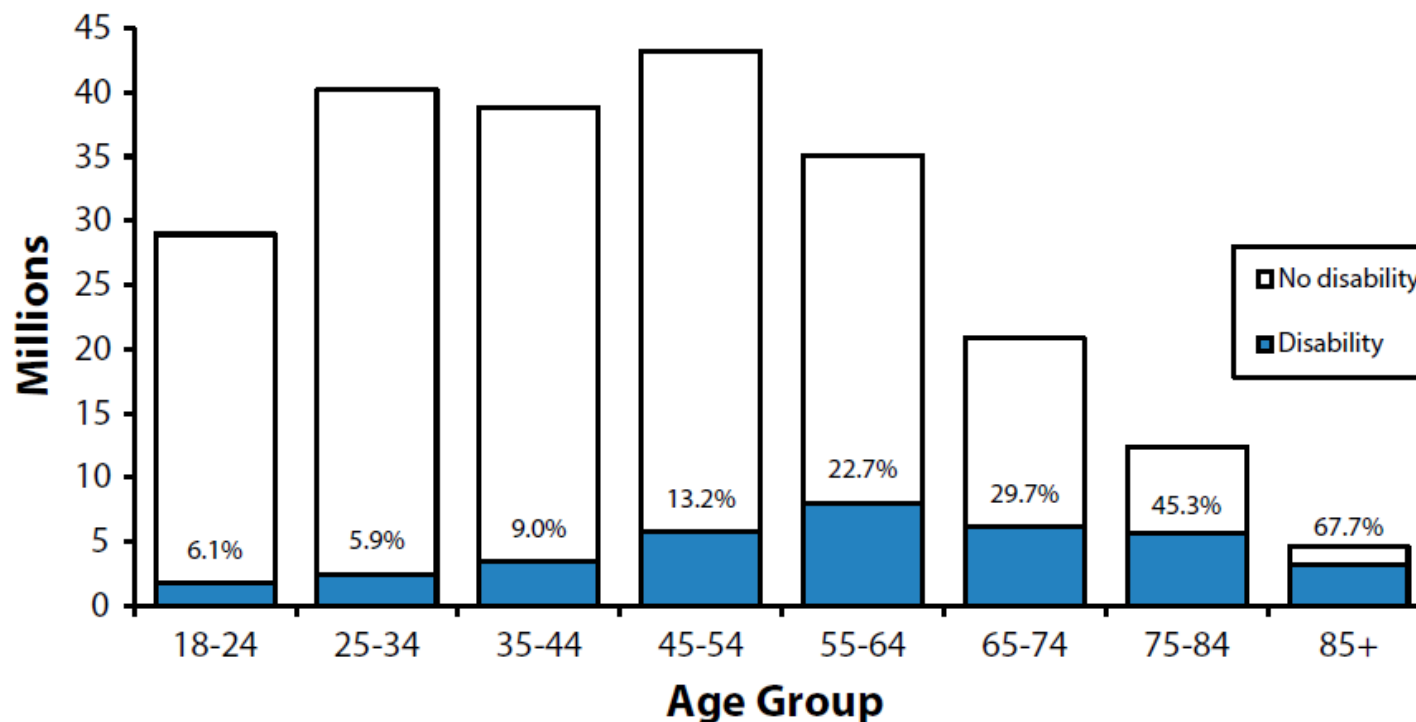


FIGURE 1—Weighted population estimate of adults with disabilities and adults without disabilities by age group: National Health Interview Survey, United States, 2010.



Part II

DISABILITY ETIQUETTE



Disability Etiquette – All 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 – 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.



Disability Etiquette – Blind/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 – Deaf/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 – Speech/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.



Disability Etiquette – 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 – Mental/Behavioral Health

- 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.

www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-17/



Accessibility Challenges When Planning and Hosting An Event

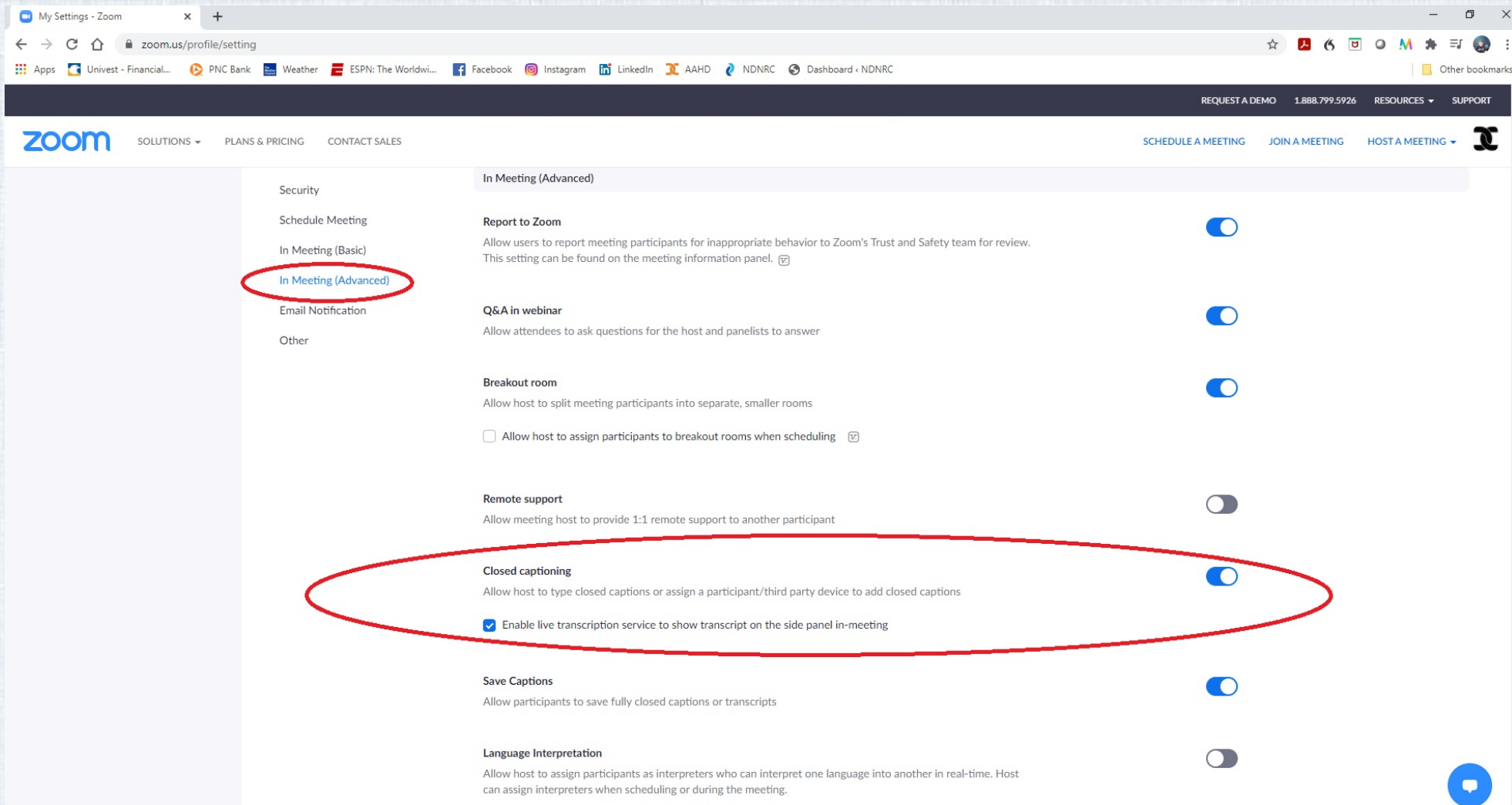
- Parking Lot Accessibility
- Building Accessibility
- Elevator Accessibility
- Ramp Accessibility
- Meeting Room Accessibility
- Restroom Accessibility
- **Alternative Formats (braille, large text, audio)**
- **Packaging and Messaging of Materials**
- **Font Size**



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 – Settings



My Settings - Zoom

zoom.us/profile/setting

REQUEST A DEMO 1.888.799.5926 RESOURCES SUPPORT

SOLUTIONS PLANS & PRICING CONTACT SALES

SCHEDULE A MEETING JOIN A MEETING HOST A MEETING

Security

Schedule Meeting

In Meeting (Basic)


In Meeting (Advanced)

Email Notification

Other

In Meeting (Advanced)

Report to Zoom


Allow users to report meeting participants for inappropriate behavior to Zoom's Trust and Safety team for review. This setting can be found on the meeting information panel. 

Q&A in webinar

Allow attendees to ask questions for the host and panelists to answer

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

☒ Enable live transcription service to show transcript on the side panel in-meeting

Save Captions

Allow participants to save fully closed captions or transcripts

Language Interpretation

Allow host to assign participants as interpreters who can interpret one language into another in real-time. Host can assign interpreters when scheduling or during the meeting.



Zoom Accessibility – Captioning

The screenshot displays a Zoom meeting interface. At the top, there are two video thumbnails. The left thumbnail shows a person's shoulder and arm. The right thumbnail shows a person's face and is labeled "Karl Cooper". Below the thumbnails is a dark bar with several icons: a shield for "Security", two people for "Participants", a speech bubble for "Chat", a green square with an upward arrow for "Share Screen", a circle with a dot for "Record", a "CC" icon for "Live Transcript", a grid of squares for "Breakout Rooms", and a smiley face with a plus sign for "Reactions". The "Live Transcript" icon is highlighted. A dark overlay menu is open on the right side of the screen, containing the following options:

- Assign someone to type**
 - Assign a participant to type
 - I will type
- Use a 3rd party CC service**
 - Copy the API token
 - Copy this token and paste it to a third party Closed Captioning tool
- Live Transcript**
 - Enable Auto-Transcription



Accessibility in a Virtual World (2)

- 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!



Part III

TIPS FOR PICKING A HEALTH PLAN



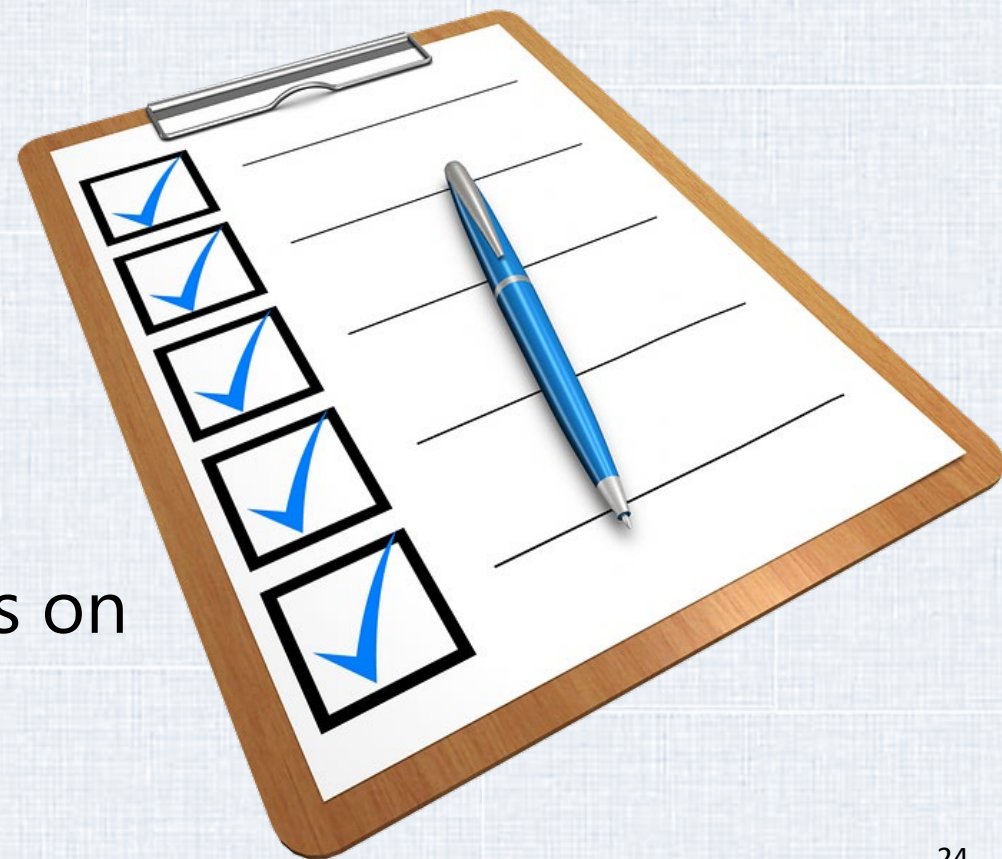
ACA – What It Means for People with Disabilities

- 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
- No Lifetime Monetary Caps
- Coverage of 10 Essential Health Benefits
- Medicaid Reforms:
 - Expanded Money Follows the Person (MFP)
 - Created Balancing Incentive Program (BIP)
 - Created Community First Choice



Items to Consider

- Provider Networks: is your doctor included?
- Non-Physician Providers: are other providers (therapists/DME suppliers) included?
- Pharmacy Benefit Design: how are any drugs that you take treated?
- Limitations on Services: are there limits on number of visits, etc.?





Health Insurance Jeopardy



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



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

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

Question: Does the plan require you to try a generic drug first (i.e. "Step Therapy")?

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

Question: Does the plan cover the repair of DME?

F

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

Question: Does the plan put limitations on the number of
rehab visits?

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

Question: Does the plan cover speech therapies?

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

Question: Does the individual want to apply for Medicaid?

The individual has a condition that requires that she takes a specific drug

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

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



Double 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

Question: What is building accessibility?

\$2000

\$2000

\$2000

\$2000

\$2000

\$2000



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

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

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

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

Question: What is RESPECT?



Part IV

RESOURCES – NATIONAL DISABILITY NAVIGATOR RESOURCE COLLABORATIVE (NDNRC)

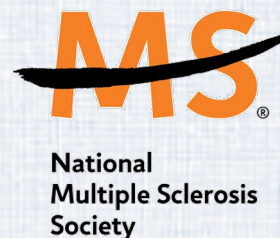


What is the NDNRC?

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 Website


<https://nationaldisabilitynavigator.org/>

**National Disability Navigator
RESOURCE COLLABORATIVE**

My Account Logout

HOME ABOUT US CONVERSATIONS NDNRC MATERIALS RESOURCES & LINKS CONTACT US

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

NDNRC Home Page

FOLLOW US

Repealing the Affordable Care Act (ACA) without a replacement will lead state and local governments to lose about \$48 billion in tax revenue

10:10:03 PM January 09, 2017

Repealing the Affordable Care Act without a replacement will lead states to see a \$1.5 trillion loss of gross state output from 2019-2023

05:37:01 PM January 09, 2017

Follow @ndnrc 1,180 followers



RESOURCES

Enrollment: Disability Specific

Enrollment: Mental & Behavioral Health

Enrollment: Populations with Special Health Care Needs

Enrollment: ACA Marketplace and Medicare

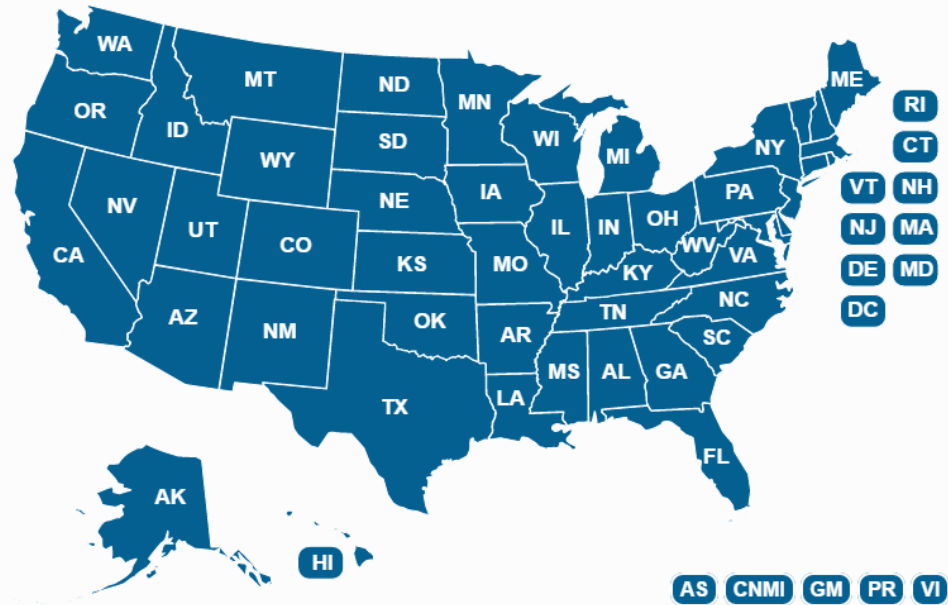
Enrollment: ACA Marketplace and Medicaid

Enrollment: Overview

Enrollment: Statistics

STATE RESOURCE GUIDE

Click on a state to view resource information.



[statelist]

Disability Guide

Fact Sheets



Resources & Links

- 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 (1)

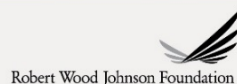


GUIDE TO DISABILITY

for Healthcare Insurance Marketplace Navigators



PRESENTED BY:
The American Association
on Health and Disability



This project was made
possible with support
from the Robert Wood
Johnson Foundation

REVISED JANUARY 2015

What 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?



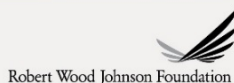
Disability Guide (2)



GUIDE TO DISABILITY for Healthcare Insurance Marketplace Navigators



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on Health and Disability



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REVISED JANUARY 2015

What Navigators Need to Know about Disability?

- 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)?



Topical Fact Sheets (1)

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



Topical Fact Sheets (2)

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/>



Population Specific Fact Sheets

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



Health Insurance Jeopardy is on YouTube!!!

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ

The image shows a YouTube video player interface. The video is titled "Health Insurance Jeopardy Part 1: Prescription Drugs" and is from the channel "NDNRC". The video is currently at 0:01 / 4:47. The video content shows a title card for the "National Disability Navigator RESOURCE COLLABORATIVE" and the presenter, Karl D. Cooper, Esq., from the American Association on Health and Disability. A subtitle reads: "Hello, my name is Karl Cooper and I'm the project manager for the National".

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

Health Insurance Jeopardy Part 1: Prescription Drugs

NDNRC Channel settings 88 views

+ Add to Share ... More 0 0

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)



Outreach Resources



Learn more in the
NDNRC newsletter

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

Community Catalyst Outreach Hub is Here!



You can sign up for
health insurance now.



Websites for Resources

- AAHD (American Association on Health and Disability)
www.aahd.us
- National Disability Navigator Resource Collaborative
www.nationaldisabilitynavigator.org/
- NDNRC Archived Newsletters:
<https://nationaldisabilitynavigator.org/category/newsletter/>
- CBPP Health Reform: Beyond the Basics:
www.healthreformbeyondthebasics.org



American Association on Health and Disability

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