

Federally-facilitated Marketplace Assister Curriculum: Working with Consumers with Disabilities


DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information & Insurance Oversight
7501 Wisconsin Avenue
Bethesda, MD 20857

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Working with Consumers with Disabilities

Course 12

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Course Introduction

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Introduction



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Flash -- Alt Text:

Flash -- Long Description:

Animation. Welcome to the Working with Consumers with Disabilities Course. The Department of Health & Human Services logo. Health Insurance Marketplace logo.

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Course Introduction

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Overview

Welcome to the course on Working with Consumers with Disabilities! This course was developed to help you work effectively with consumers who have physical or intellectual disabilities; cognitive, hearing, speech, and/or vision impairments; or other disabilities that may require accommodations.

The course includes information on:

- The Americans with Disabilities Act (ADA) and the Americans with Disabilities Act Amendments Act of 2008 (ADAAA)
- How to provide appropriate services and accommodations for consumers with disabilities
- Best practices and etiquette when providing services to consumers with disabilities
- Ways to interact with consumers with disabilities
- How to assist consumers with disabilities during the Marketplace application process

In this lesson, “you” refers to the following types of Assistors: Navigators in the Federally-facilitated Marketplace and State Partnership Marketplaces, and non-Navigator assistance personnel in the Federally-facilitated Marketplace, State Partnership Marketplaces, and that are funded with Marketplace Establishment Grant funds.

This lesson is not a required lesson for certified application counselors, and the regulatory standards and requirements in this lesson generally don't apply to certified application counselors.

This course concludes with an exam.

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How to Navigate this Training

Navigation

- Use the **BACK** and **NEXT** buttons at the bottom of the page to move forward and backward in a module.
- Use the **Menu** button at the bottom of the page to go to any module in the course.
- Use the **Help** button for a more detailed explanation of the navigation features in this course.
- Use the **Glossary** and **Resources** buttons for additional information.
- Use the **Exit** button at the top right corner to close this course. This course contains a bookmarking feature, which allows you to exit the training at any point and return to the place you left off at a later time. *Note:* You may not exit an exam and return at the point where you left off.

About this Course

This course doesn't contain audio. You don't need speakers or a headset unless you're working with assistive technology. For assistance with accessibility options, please select the **Help** button located at the bottom of the page.

This course contains knowledge checks or practice exercises to help prepare you for the exam you're required to take at the end of the course.

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Requirements of the ADA, ADAAA, and Section 504 of the Rehabilitation Act

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Requirements of the ADA, ADAAA, and Section 504 of the Rehabilitation Act



The Americans with Disabilities Act (ADA), the Americans with Disabilities Act Amendments Act of 2008 (ADAAA), and Section 504 of the Rehabilitation Act define the term "disability" and prohibit discrimination against consumers with disabilities.

This training will provide you with the skills to:

- Define the term "disability" under the ADA and ADAAA
- Describe the ADAAA
- Discuss the rights of consumers with disabilities under the ADA, ADAAA, and Section 504

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Graphic -- Alt Text:

A woman pushing another woman in a wheelchair

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Overview of the Americans with Disabilities Act (ADA)

The ADA prohibits discrimination against people with disabilities and ensures equal opportunity for people with disabilities in terms of employment, state and local government services, public accommodations, access to commercial facilities, and transportation.

The ADA defines a person with a disability as a person who:

- Has a physical or mental impairment (e.g., visual, speech, and hearing impairments) that substantially limits one or more major life activities (e.g., caring for oneself, performing manual tasks, walking, working);
- Has a record of such an impairment; or
- Is regarded as having such an impairment.



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Graphic -- Alt Text:

A collage featuring people with disabilities. From the top left: a man with a hearing impairment, man with a visual impairment walking with a cane, an older man walking with a walker, a woman in a wheel chair with a man kneeling next to her.

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Overview of Americans with Disabilities Act Amendments Act of 2008 (ADAAA)

The [ADAAA](#) and its implementing regulations made a number of significant changes to the interpretation of the “disability” definition under the ADA. The ADAAA broadened this definition to make it easier for consumers seeking protection under the ADA to establish that they have a disability within the meaning of the ADA.



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Graphic -- Alt Text:
Screenshot of the ADAAA website homepage

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Title II of the ADA

Title II of the ADA prohibits discrimination against individuals with disabilities in all programs, activities, and services of public entities, which include state and local governments. The ADA also covers "places of public accommodation," which are facilities operated by a private entity whose operations affect commerce. These facilities include service establishments.

Certified application counselor events and other consumer assistance events led by Assisters are typically held at community health centers or libraries, or hosted by social services agencies functioning in a consumer assistance role. Whether the organizations operating these facilities are non-profit or for-profit, they fall within the categories of entities covered by the ADA; therefore, their facilities must adhere to the nondiscrimination provisions of the ADA and ADAAA.



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Graphic -- Alt Text:
A man going down a ramp in a wheel chair

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Requirements of the ADA, ADAAMA, and Section 504 of the Rehabilitation Act

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Actions Entities **MUST** Take

Entities subject to these nondiscrimination requirements **MUST**:

- Provide services, programs, and activities in the most integrated setting appropriate to the needs of qualified individuals with disabilities
- Make reasonable modifications in their policies, practices, and procedures to avoid discrimination on the basis of disability, unless they can demonstrate that a modification would fundamentally alter the nature of their service, program, or activity
- Provide auxiliary aids and services (e.g., materials in Braille, sign language interpreters) to individuals with disabilities, at no additional cost, where necessary to ensure effective communication with individuals with hearing, vision, or speech impairments



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Graphic -- Alt Text:
Man reading Braille, focus on the hand

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Actions Entities Must NOT Take

Entities subject to these nondiscrimination requirements CANT:

- Refuse to allow a person with a disability to participate in, or benefit from, their services, programs, or activities, because that person has a disability
- Apply eligibility criteria for participation in programs, activities, and services that screen out (or tend to screen out) individuals with disabilities, unless they can establish such criteria are necessary for the provision of services, programs, or activities
- Provide services or benefits to individuals with disabilities through programs that are separate or different, unless the separate programs are necessary to ensure benefits and services are equally effective



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Graphic -- Alt Text:
Do Not warning sign

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Requirements of the ADA, ADAAA, and Section 504 of the Rehabilitation Act

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Knowledge Check

Which of the following are required of you when helping consumers in the Marketplace?

Select all that apply and then click **Check Your Answer**.

- A. You must provide separate services with no added benefits to consumers with disabilities.
- B. You must provide assistance to consumers only with severe disabilities.
- C. You must provide appropriate auxiliary aids and services to consumers with disabilities.
- D. You must make reasonable modifications for consumers with disabilities.

Check Your Answer Reset

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Question:

Which of the following are required of you when helping consumers in the Marketplace?

Correct Answers:
C, D

Feedback for Correct Answer:

Correct! You must provide appropriate auxiliary aids and services and make reasonable modifications for consumers with disabilities. Because they're protected by law, consumers with disabilities are entitled to certain accommodations. Your assistance for these consumers can't be reserved only for those with severe conditions.

Feedback for Incorrect Answer:

Incorrect. The correct answers are C and D. You must provide appropriate auxiliary aids and services and make reasonable modifications for consumers with disabilities. Because they're protected by law, consumers with disabilities are entitled to certain accommodations. Your assistance for these consumers can't be reserved only for those with severe conditions.

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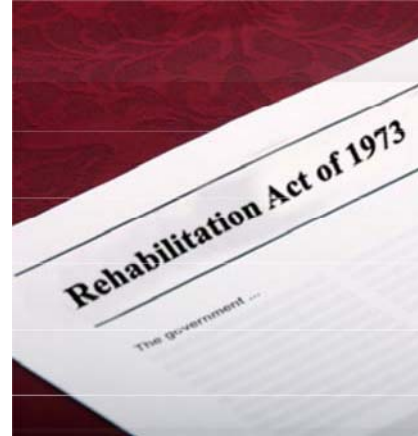
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Overview of Section 504 of the Rehabilitation Act

In addition to the ADA, Section 504 of the Rehabilitation Act defines the rights for people with disabilities to participate in and have access to program benefits and services. It prohibits discrimination based on disability status.

It also prohibits organizations and employers from excluding or denying people with disabilities an equal opportunity to get program benefits and services.

Section 504 applies to employers and organizations that get funds from any federal department or agency, including the Department of Health & Human Services (HHS). The Marketplace and Assistors, as representatives of the Marketplace, must comply with the provisions of Section 504.



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Graphic -- Alt Text:

An image of the front page of the Rehabilitation Act of 1973

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Requirements of the ADA, ADAAA, and Section 504 of the Rehabilitation Act

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Section 504 Principles

Your responsibilities under the ADA and Section 504 when helping consumers in the Marketplace include:

- Providing equal access for consumers with disabilities by giving them opportunities to participate in or benefit from services that are equal to those given to consumers without disabilities (e.g., using closed captioning when presenting videos to consumers who have hearing impairments)
- Providing reasonable accommodations to ensure equal opportunity for consumers with disabilities (e.g., allowing service animals in your facility)
- Ensuring that program operation doesn't unintentionally result in discrimination (e.g., providing services in the most integrated setting appropriate for consumers with disabilities)



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Graphic -- Alt Text:

A word collage summarizing the principles of Section 504 including Civil Rights, Accessibility, Regulation, Rules, Support, Nondiscrimination, Success, and Support

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Knowledge Check

When working with consumers with disabilities who are applying for Marketplace coverage, which of the following responsibilities do you have?

Select all that apply and then click **Check Your Answer**.

- A. Ensuring that program operation doesn't unintentionally result in discrimination
- B. Providing the same accommodations for consumers with and without disabilities
- C. Giving consumers with disabilities the same chance as consumers without disabilities to benefit from services
- D. Providing reasonable accommodations to ensure equal opportunity for consumers with disabilities

Check Your Answer Reset

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Question:

When working with consumers with disabilities who are applying for Marketplace coverage, which of the following responsibilities do you have?

Correct Answers:

A, C, D

Feedback for Correct Answer:

Correct! When working with consumers with disabilities, you're responsible for: providing equal access to consumers with disabilities by giving them the same chances as consumers without disabilities to benefit from services; providing reasonable accommodations to ensure equal opportunity for consumers with disabilities; and ensuring that program operation doesn't unintentionally result in discrimination.

Feedback for Incorrect Answer:

Incorrect. The correct answers are A, C, and D. When working with consumers with disabilities, you're responsible for: providing equal access to consumers with disabilities by giving them the same chances as consumers without disabilities to benefit from services; providing reasonable accommodations to ensure equal opportunity for consumers with disabilities; and ensuring that program operation doesn't unintentionally result in discrimination.

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Requirements of the ADA, ADAAA, and Section 504 of the Rehabilitation Act

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Key Points

Individuals with disabilities are defined as persons that have a history of, or are regarded as having, physical or mental impairments that substantially limits one or more major life activities.

The ADA and ADAAA prohibit discrimination against people with disabilities and ensure equal opportunity in terms of employment, state and local government services, public accommodations, access to commercial facilities, and transportation.

Section 504 requirements apply to employers and organizations that get funds from any federal department or agency, including HHS and the Marketplace.

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Appropriate Services and Accommodations

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Introduction to Appropriate Accommodations for Consumers with Disabilities

Earlier in this training, you learned about your responsibilities when working with consumers with disabilities. These responsibilities include providing equal access, making reasonable modifications and accommodations, and ensuring program operations don't unintentionally discriminate based on disability status.

When consumers require appropriate accommodations to access your services, these accommodations should be made on a case-by-case basis.

This training will provide you with the skills to:

- Identify how to provide reasonable accommodations and modifications to consumers with physical disabilities
- Identify how to provide reasonable accommodations and modifications to consumers with [cognitive impairments](#) or [intellectual disabilities](#)
- Identify how to provide reasonable accommodations and modifications to consumers with hearing and/or vision impairments

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Popup 1 Cognitive Impairment

Popup Text:

Consumers who have cognitive impairments have trouble remembering, learning new things, concentrating, or making decisions that affect their everyday lives. Cognitive impairment ranges from mild to severe. With mild impairment, consumers may begin to notice changes in cognitive functions, but still may be able to do their everyday activities. Severe levels of impairment can lead to losing the ability to understand the meaning or importance of something and the ability to talk or write, resulting in the inability to live independently.



Popup 2 Intellectual Disability

Popup Text:

Intellectual disability is a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills. This disability originates before the age of 18. For more information, visit [American Association on Intellectual and Developmental Disabilities](#).

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Accessibility for Consumers with Physical Disabilities Outside the Facility

The services offered by Assistiers must be accessible to consumers with physical disabilities.

Some examples of accessibility standards include:

Parking: The facility's parking must be close to an accessible entrance; it must include an access aisle to provide space for mobility and be on a level surface.

Drop-off areas: The facility must have an accessible consumer drop-off area that has the same features as described for accessible parking.

Route to the building entrance: The facility must have an accessible route to the building entrance, from the accessible parking, that is level and without steps or steeply sloped sidewalks.

Building entrance: The facility's entrance must connect to the accessible route and be clear of any hazardous obstructions; an accessible door should accommodate a variety of physical impairments (e.g., crutches, canes, walkers, and wheelchairs).



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Graphic -- Alt Text:
A handicapped parking space

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Accessibility for Consumers with Physical Disabilities Inside the Facility

You must also consider accessibility inside of your facility and in any public space (e.g., a public library) that you may use to meet with consumers.

Examples of accessibility standards that apply include:

- **Route to the meeting space within the building:** The facility must have an interior accessible route that connects the entrance with the meeting space; it should have the same characteristics as the accessible route to the building entrance.
- **Setup of the office or the meeting space:** The meeting space must have an accessible floor plan that allows consumers who use mobility devices (e.g., wheelchairs, walkers, crutches) to maneuver throughout.
- **Access to appropriate technologies:** The meeting space must accommodate consumers who require a modified computer or telecommunication services (e.g., alternative keyboards, speech recognition software, speakerphone options).
- **Restrooms:** The restrooms must be accessible to consumers with disabilities (e.g., stalls large enough to fit a wheelchair, grab bars).



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Graphic -- Alt Text:
A speaker phone

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Knowledge Check

Anastasia is 56 years old. She contacts you about setting up a time to meet about her options for health coverage through the Marketplace. She mentions that she's legally blind, so her son will be driving her to the meeting. Which of the following should you consider when scheduling an appointment with Anastasia?

Select **all that apply** and then click **Check Your Answer**.

- A. Accessible parking near the building entrance
- B. A drop-off area near the building entrance
- C. A floor plan so that Anastasia can find you inside the building
- D. A clear route to the meeting space within the building

✓ Check Your Answer

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Question:

Anastasia is 56 years old. She contacts you about setting up a time to meet about her options for health coverage through the Marketplace. She mentions that she's legally blind, so her son will be driving her to the meeting. Which of the following should you consider when scheduling an appointment with Anastasia?

Correct Answers:

A, B, D

Feedback for Correct Answer:

Correct! Anastasia may need accessible parking for her son to park in while she meets with you or a drop-off area near the building entrance, as well as a clear route to the meeting space. Anastasia is blind and won't be able to view a floor plan so you may have to meet her at the building entrance.

Feedback for Incorrect Answer:

Incorrect. The correct answers are A, B, and D. Anastasia may need accessible parking for her son to park in while she meets with you or a drop-off area near the building entrance, as well as a clear route to the meeting space. Anastasia is blind and won't be able to view a floor plan so you may have to meet her at the building entrance.

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Reasonable Accommodations for Consumers with Cognitive Impairments or Intellectual Disabilities

Consumers with cognitive impairments or intellectual disabilities may need extra time and reasonable accommodations for your assistance to be effective.

Select the following topics to view examples of appropriate reasonable accommodations:

- [Reading](#)
- [Writing](#)
- [Memory](#)
- [Organization](#)
- [Social Skills](#)

Consumers may request to have a family member or friend participate in your meeting to provide any additional assistance that they may need.

More information on accommodations for consumers with disabilities, including information on methods to communicate effectively, auxiliary aids and services, sign language interpreters, computer aided real-time transcription services, written communications, and telecommunications relay services can be found in the "Resources" section.



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Graphic -- Alt Text:
Man with Down syndrome

Popup 1 **Reading**

Popup Text:

If a consumer's ability to read is affected by a disability, you should:

- Provide pictures, symbols, or diagrams instead of words
- Read written information out-loud, or provide information via audiotape, or through voice output on the computer
- Use a line guide to identify or highlight one line of text at a time

Popup 2 **Writing**

Popup Text:

If a consumer's ability to write is affected by a disability, you should:

- Provide templates or forms to prompt requested information
- Allow verbal or typed responses instead of written responses
- Use voice input on the computer
- Provide enough space on forms requiring written responses

Popup 3 **Memory**

Popup Text:

If a consumer's memory is affected by a disability, you should:

- Use a voice activated recorder to record verbal instructions
- Provide written information
- Provide checklists

Popup 4 **Organization**

Popup Text:

If a consumer's organizational skills are affected by a disability, you should:

- Provide color-coded items or resources
- Label items or resources
- Use symbols instead of words
- Provide a labeled folder or envelope to keep important information and instructions together



Popup 5
Social Skills

Popup Text:

If a consumer's social skills are affected by a disability, you should:

- Access sensitivity training (e.g., disability awareness)
- Use role-play scenarios or training videos to demonstrate appropriate behavior in the workplace (e.g., training on how to help consumers with intellectual disabilities)

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Reasonable Accommodations for Consumers with Visual Impairments

Consumers may have different degrees of visual impairment and need additional services.

Examples of services you can provide for consumers with visual impairments include:

- Written information in Braille
- Access to information via:
 - Voice or large-print materials
 - Clear black print on white or pale yellow paper
 - Videos with audio description



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Graphic -- Alt Text:

A man who is blind walking with a cane

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Reasonable Accommodations for Consumers with Hearing Impairments

Consumers may have different degrees of hearing capacity and require additional services.

Examples of services you can provide for consumers with hearing impairments include:

- Qualified in-person interpreters
- Video teleconference (VTC) with sign language interpreters
- Clear and understandable speech
- Willingness to repeat information as needed
- Pen and paper to help communication
- Screen reading software



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Graphic -- Alt Text:
A person writing on a notepad

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Knowledge Check

Sang, a 55-year-old janitor, emails you to schedule a meeting to discuss his options for health coverage through the Marketplace. He tells you that he has early-onset Alzheimer's disease and a hearing impairment, but he knows sign language. To prepare for your meeting with Sang, which of the following accommodations should you consider providing?

Select all that apply and then click **Check Your Answer**.

- A. A sign language interpreter
- B. A pad of paper and pen for him to take notes
- C. Checklists to help him keep organized
- D. A large-print version of the paper enrollment form

Check Your Answer

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Question:

Sang, a 55-year-old janitor, emails you to schedule a meeting to discuss his options for health coverage through the Marketplace. He tells you that he has early-onset Alzheimer's disease and a hearing impairment, but he knows sign language. To prepare for your meeting with Sang, which of the following accommodations should you consider providing?

Correct Answers:

A ,B ,C

Feedback for Correct Answer:

Correct! You should consider providing a sign language interpreter, a pad of paper and pen, and checklists. Sang hasn't indicated he has a visual impairment that would require a large-print version of the paper enrollment form.

Feedback for Incorrect Answer:

Incorrect. The correct answers are A, B, and C. You should consider providing a sign language interpreter, a pad of paper and pen, and checklists. Sang hasn't indicated he has a visual impairment that would require a large-print version of the paper enrollment form.

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Key Points

Consumers may have different degrees of disabilities, and may require additional services or accommodations.

You should make appropriate accommodations or provide additional services on a case-by-case basis for consumers to access your services.

You should know the types of reasonable accommodations required for consumers with disabilities and be prepared to provide them when necessary.

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Best Practices and Etiquette

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Introduction to Best Practices and Etiquette When Providing Services

When working with consumers with disabilities, it's important to communicate in a way that best supports their needs.

This training will provide you with the skills to:

- Recognize common communication issues when working with consumers with disabilities
- Identify best practices for communicating with consumers with disabilities

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Graphic -- Alt Text:
Arrow with words Best Practice and a business background.

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Best Practices and Etiquette

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Guidelines to Remember

Consumers with disabilities shouldn't be treated any differently than consumers without disabilities. Consumers with disabilities are independent and capable, so it's important not to stereotype. Always be respectful of consumers and their specific needs.

Consumers seeking health coverage should be the primary source of information and decision making about their health coverage, even if they're accompanied by a caregiver, authorized representative, guardian, or family member. When another person is authorized to represent the consumer, make sure the consumer is the focus of the discussion and participates in the conversation to the greatest extent possible.

Keeping this in mind, follow these guidelines:

- Be considerate and patient, and take your time
- Don't make assumptions (e.g., don't assume a consumer with a disability needs your help; if in doubt, ask the consumer)
- Avoid any actions or behaviors that may be viewed as offensive or inappropriate by a consumer with a disability



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Graphic -- Alt Text:

A young woman speaking with an older woman in a wheelchair

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Best Practices and Etiquette

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Communicating with Consumers with Disabilities

When writing or speaking about consumers with disabilities, it's important to put the consumer first. Group designations such as "the blind" or "the disabled" are discouraged, because they don't reflect the individuality, equality, or dignity of consumers with disabilities.

Also, referring to a consumer without disabilities as a "normal person" implies that the consumer with a disability isn't normal, whereas the term "person without a disability" is descriptive but not negative. Positive language empowers.

As a best practice, avoid words like "disabled" or "handicapped;" instead, use phrases like "a consumer with a disability." Remember, your language should emphasize the consumer and not the disability.

The chart below shows examples of positive and negative phrases.

Avoid	Use
Mental retardation	A consumer with an intellectual disability
Wheelchair-bound	A consumer who uses a wheelchair
Blind consumer	A consumer who's blind



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Graphic -- Alt Text:

A man and woman communicating using sign language as they sit at a table

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Best Practices and Etiquette

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Best Practices for Communicating with Consumers with Disabilities

You should follow best practices when communicating with consumers with disabilities. The following pages provide examples.

General tips on effective communication with consumers with disabilities include the following:

- When introduced to a consumer with a disability, it's appropriate to offer to shake hands. Consumers with limited hand use or who wear an artificial limb can usually shake hands. Shaking hands with the left hand is an acceptable greeting.
- When you offer assistance, wait until the offer is accepted. If help is accepted, listen to or ask for instructions on how to assist.
- When addressing consumers, treat adults as adults. Use the consumer's first name only when extending the same familiarity to all others.
- When you happen to use common expressions, like "See you later" if communicating with a consumer who's blind or "Did you hear about that?" if communicating with a consumer who's deaf, understand that this happens and don't be embarrassed.
- When you encounter working animals (e.g., those that generally wear a harness), don't try to pet, play, or engage with them.
- When you have questions or are unsure of what to do, don't be afraid to ask consumers with disabilities how you can best assist them.
- Follow the cues and preferences of the consumer you're assisting.



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Graphic -- Alt Text:
Fingertips touching a document in Braille

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Best Practices and Etiquette

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Knowledge Check

You're helping Samantha, a consumer who is blind, learn about her health coverage options through the Marketplace. Keeping in mind what you've learned so far about communicating with consumers with disabilities, what should you do to effectively assist Samantha?

Select all that apply and then click **Check Your Answer**.

- A. You assume Samantha needs help communicating, so you bring large print materials for her.
- B. You greet her and offer to shake her hand, even though you notice she may have a limited handshake.
- C. You're considerate and patient, as you are with all consumers.
- D. You see Samantha as a consumer, not as a consumer with a disability.

Check Your Answer Reset

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Question:

You're helping Samantha, a consumer who is blind, learn about her health coverage options through the Marketplace. Keeping in mind what you've learned so far about communicating with consumers with disabilities, what should you do to effectively assist Samantha?

Correct Answers:
B, C, D

Feedback for Correct Answer:

Correct! You should be considerate and patient with Samantha, as with all others, and should see her as a consumer, as opposed to a consumer with a disability. You recognize it's still appropriate to shake her hand in your initial greeting. You don't assume she needs your help by bringing large print materials for her, since they won't help someone who is blind. Instead, you can assess her needs by asking about her communication preferences.

Feedback for Incorrect Answer:

Incorrect. The correct answers are B, C, and D. You should be considerate and patient with Samantha, as with all others, and should see her as a consumer, as opposed to a consumer with a disability. You recognize it's still appropriate to shake her hand in your initial greeting. You don't assume she needs your help by bringing large print materials for her, since they won't help someone who is blind. Instead, you can assess her needs by asking about her communication preferences.

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Best Practices for Communicating with Consumers with Cognitive Impairments

A consumer with a cognitive disability may have more difficulty with mental tasks than other consumers.

The following best practices will help you communicate with consumers who have a cognitive disability:

- Speak clearly and directly
- Make eye contact
- Keep sentences short
- Avoid using "yes" and "no" questions
- Rephrase or repeat questions and ask follow-up questions if needed
- Ask the consumer to rephrase what you said, when unsure if the consumer understood you properly
- Add more time to your scheduled appointment, if needed

Some consumers with cognitive impairments may be unable to communicate through spoken language. You should work with them to identify their preferred method of communication (e.g., sounds, drawings, or pictures) and communicate with them in the way that they choose.



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Graphic -- Alt Text:

A smiling man sitting at a desk looking directly at the woman he is speaking with

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Best Practices for Communicating with Consumers with Speech Impairments

Consumers with speech impairments may have difficulty speaking clearly or at all. Use the following best practices to communicate effectively with consumers who have speech impairments.

Do:

- Speak with these consumers as you would with anyone else
- Be prepared to offer auxiliary aids and services (e.g., audio recordings)
- Repeat what you thought the consumer said, if necessary, to give the consumer an opportunity to correct or confirm your understanding
- Ask consumers about their preferred way of communicating
- Try to ask questions that require only short answers or a nod of the head

Don't:

- Finish words or complete sentences
- Assume you know the consumer's preferred way of communicating



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Graphic -- Alt Text:
Three people sitting at a desk in an office

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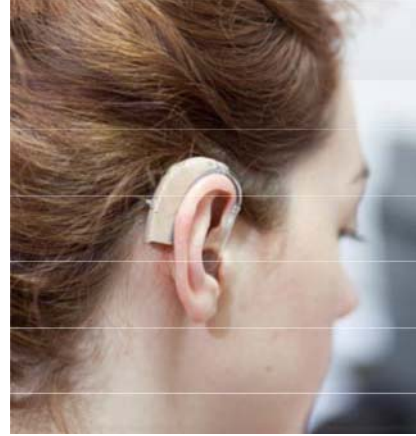
Best Practices for Communicating with Consumers with Hearing Impairments

Consumers with hearing impairments may be described as deaf or hard of hearing.

The following best practices will help you communicate with consumers who have hearing impairments:

- Find out how the consumer prefers to communicate (e.g., speech/lip reading, writing, sign language).
- Ask if the consumer would like to get help through interpreter services, and if an interpreter is preferred, offer to help connect the consumer with the service at no cost.
- Speak at your normal volume, unless the consumer asks you to speak louder, but don't shout.
- Look directly at the consumer while speaking, even if an interpreter is present. Don't turn your back or walk around while talking.
- Make sure your meeting place is well lit so that consumers can easily see you.

There are several [additional communication best practices](#) that are suggested when assisting hearing impaired consumers.



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Graphic -- Alt Text:
A woman wearing a hearing aid



Popup 1
Additional Communication Best Practices

Popup Text:

- Speak clearly in a normal tone, keeping your hands away from your face.
- Use short and simple sentences.
- Use pen and paper or lip reading only where appropriate for the particular conversation and type of communication.
- Don't talk while writing a note, because the consumer can't read your notes and lips at the same time.
- Allow family members or friends to serve as interpreters if this is the consumer's preference and the consumer understands that a qualified interpreter can be provided at no cost. Note, however, that minors should never serve as interpreters.

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Best Practices for Communicating with Consumers with Mental Impairments

Consumers with mental health impairments may suffer from disorders that affect their mood, thinking, and behavior. Consumers with mental health impairments may not present symptoms that are readily apparent; however, it's still vital to provide good customer service to them.

The following best practices will help you communicate with consumers with mental health impairments:

- Approach the consumer in a calm, nonthreatening, and reassuring manner
- Hold conversations in a setting free of distractions
- Be patient, flexible, and supportive



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Graphic -- Alt Text:

A woman looking as though she's concerned or upset

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Knowledge Check

Eze visits your office to review his health coverage options through the Marketplace. He hands you a note that says he's deaf. What should you do to communicate with him effectively?

Select all that apply and then click **Check Your Answer**.

- A.** Write a note back to Eze asking how he prefers to communicate, such as having a sign language interpreter, lip reading, or writing
- B.** Speak very loudly to help Eze hear what you're saying
- C.** Assume Eze wants an interpreter and tell him to come back when you're able to schedule one
- D.** After you've communicated to Eze that a qualified interpreter can be provided at no charge, ask him if he prefers to have family members or friends help interpret for him

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Question:

Eze visits your office to review his health coverage options through the Marketplace. He hands you a note that says he's deaf. What should you do to communicate with him effectively?

Correct Answers:

A, D

Feedback for Correct Answer:

Correct! Since Eze gave you a note, it's safe to assume he can read, so writing him a note is a good way to communicate with him. You may ask if he prefers to have an adult family member or friend help him communicate, but only after communicating to him that a qualified interpreter can be provided at no charge. You shouldn't speak very loudly, because you don't yet know Eze's preferred method of communication. Also, you should do your best to help Eze during this meeting, as opposed to rescheduling one for later.

Feedback for Incorrect Answer:

Incorrect. The correct answers are A and D. Since Eze gave you a note, it's safe to assume he can read, so writing him a note is a good way to communicate with him. You may ask if he prefers to have an adult family member or friend help him communicate, but only after communicating to him that a qualified interpreter can be provided at no charge. You shouldn't speak very loudly because you don't yet know Eze's preferred method of communication. Also, you should do your best to help Eze during this meeting, as opposed to rescheduling one for later.

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Key Points

You should be prepared to respond effectively to consumers who have physical or intellectual disabilities, or cognitive, speech, hearing or vision impairments, as appropriate.

You should follow best practices to communicate effectively with consumers with disabilities.

Remember that you shouldn't make assumptions about consumers' needs or their preferred way of communicating.

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Introduction to Application Assistance

The Affordable Care Act extends consumer protections to a wide range of consumers, including those with disabilities. It's important for you to be familiar with the different considerations and resources available to consumers with disabilities when choosing health coverage.

This training will provide you with the skills to:

- Explain appropriate coverage options for consumers with disabilities
- Describe the protections the Affordable Care Act provides to consumers, including those with disabilities
- List health coverage options that may be available outside the Marketplace for consumers with disabilities, such as Social Security Disability Insurance (SSDI), the Ryan White HIV/AIDS Program, and pharmaceutical patient assistance programs

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Meet Ronna

Do you remember Alex, Josephine, and their aunt Ronna? You met them earlier in the training. Ronna is diabetic and hasn't been managing her diabetes because she doesn't have health coverage.

Alex and Josephine are worried about Ronna and brought her to you for help with enrolling in health coverage through the Marketplace. Ronna is anxious that she won't be covered because she hasn't been taking care of herself and she has impaired vision.



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Graphic -- Alt Text:
Ronna smiling while sitting at a table

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Consumers with Disabilities and the Affordable Care Act



You can ease Ronna's mind by explaining available health coverage options to her. Due to her diabetes and low vision, she may have been classified previously as a consumer with a pre-existing condition or a disability, and either been denied health coverage or paid higher premiums for coverage.

The Affordable Care Act provides several protections to all consumers, including those with disabilities. For example, job-based and non-grandfathered individual health plans aren't allowed to refuse to sell a policy to consumers or charge them a higher premium for coverage based on a pre-existing condition, including a disability.

Consumers should also know that the Affordable Care Act:

- Prohibits most health plans from placing annual and lifetime dollar limits on most benefits
- Helps make wellness and prevention services (e.g., cancer screenings and routine vaccinations) more affordable and accessible by requiring many health plans to cover certain preventive services without imposing a copayment, coinsurance, or deductible
- Creates new opportunities for state Medicaid programs to provide additional services to help low-income consumers with disabilities, particularly those who need long-term care at home and in the community

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Graphic -- Alt Text:

Ronna reviewing something on a computer monitor with an Assister

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Ronna's Condition

Remember, you talked to Ronna about the Affordable Care Act, how it protects her, and how you could help her fill out her Marketplace eligibility application. Ronna filled out the eligibility application with your assistance.



The Marketplace application asks whether the consumer or any family members have a disability. The question on the form is:

"Do you have a physical, mental, or emotional health condition that causes limitations in activities (like bathing, dressing, daily chores, etc.) or live in a medical facility or nursing home?"

The application asks this question because the Marketplace is trying to determine if the applicant is categorically eligible for Medicaid. This question isn't intended to help Assisters identify the specific impairments or activity limitations that they should be aware of to provide appropriate assistance.

Some consumers with disabilities might answer "no" to this question, because they don't think it applies to them, or because they know that they don't qualify for Medicaid based on disability. In some instances, responding "yes" may delay a determination of eligibility, because the application will first have to be evaluated by the state Medicaid agency. Rather than wait for a determination by the state Medicaid agency, the consumer may prefer to get health coverage more quickly by choosing a qualified health plan (QHP) through the Marketplace.

You recall that Ronna is eligible to enroll in a QHP through the Marketplace. There are several options available for Ronna to choose from, and she discusses her plan options with you. She points out that insulin for her diabetes is very expensive and wants to be sure it's covered. Ronna also hopes that she can get some type of coverage to help with her vision.

Here's a [key tip](#) to remember when helping consumers complete their application.

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Graphic -- Alt Text:
An older woman completing an application with help from an Assister

 **Popup 1**
Key Tip

Popup Text:
Don't forget to remind consumers that they're required to answer all application questions truthfully.

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Working with Consumers with Disabilities to Identify Health Coverage Options

Assessing consumers' needs is an important beginning step to helping them get health coverage. This includes consumers with disabilities. Assessing their needs is important to helping them identify appropriate health coverage options.

Because Ronna has a vision impairment, she may need additional accommodations. [Information](#) on vision impairments and how to best accommodate consumers with disabilities is covered in the [National Disability Navigator Resource Collaborative Disability Guide](#).



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Graphic -- Alt Text:

A stethoscope, a bundle of money, and a prescription bottle



Popup 1
Information

Popup Text:

The Centers for Medicare & Medicaid Services (CMS) doesn't endorse the information on the National Disability Navigator Resource Collaborative website, but Assistants may find this resource helpful.

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Working with Consumers with Disabilities to Identify Health Coverage Options (continued)

Remember that you should provide appropriate services and accommodations when reviewing Ronna's health coverage options. Because she has a vision impairment, you should keep that in mind when discussing available coverage options with her.

To provide effective assistance, you should:

- Work with Ronna to help identify and understand her health coverage priorities and needs
- Review her coverage options, highlighting how each option addresses her needs
- Refer her to other health coverage programs for which she may qualify



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Graphic -- Alt Text:
Stethoscope and medication lying on top of a health care application form

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Coverage Considerations for Consumers with Disabilities

You should discuss several factors when helping a consumer with a disability choose health coverage:

- [Cost](#)
- [Accessibility](#)
- [Quality](#)
- [Adequacy](#)

Remember that it's important to encourage consumers with disabilities to compare costs and coverage for the specific benefits offered by different QHPs (and other coverage options, such as Medicaid), and to be aware they can change QHPs only when permitted during a special enrollment period (SEP) or Open Enrollment period, to ensure the selected QHP meets their needs.



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Graphic -- Alt Text:
A list of factors between two different programs

Popup 1 **Cost**

Popup Text:

Consumers' costs include both the plan premium as well as other out-of-pocket costs for health services, such as deductibles, coinsurance, and copayments for services like prescriptions and durable medical equipment (e.g., wheelchairs, walkers).

Popup 2 **Accessibility**

Popup Text:

Accessibility, in the context of health coverage, refers to the availability and inclusion of suitable doctors for consumers' needs and doctor office accessibility. For instance, choosing a primary care physician that has an office with elevator access or other forms of accommodations for those with physical disabilities.

Key considerations for assisting consumers with disabilities to evaluate accessibility include the following:

- Consumers with disabilities often have long-standing relationships with providers who are familiar with their complex medical needs, so it's particularly important to help them determine if these providers participate in the provider networks of any of the QHPs that they're considering.
- Consumers with disabilities who don't have coverage, but hope to get coverage through the Marketplace, may require access to specific specialty providers, therapies, pharmacies, and suppliers.

Refer to the [National Disability Resource Navigator Collaborative](#) webpage and its resources on how Navigators and other Assisters can assist people with disabilities to help them evaluate the adequacy of provider networks within specific Marketplace plans.

Popup 3 **Quality**

Popup Text:

Quality health care should be safe, effective, patient-centered, timely, efficient, and equitable.

Popup 4 **Adequacy**

Popup Text:

Adequacy, in the context of health coverage, means having sufficient coverage for the consumer's needs. This may include coverage for durable medical equipment (DME). It can also include availability of psychiatric and preventive care (e.g., coverage for some immunizations), as well as alternative care. Lastly, adequacy may include availability of attendant and personal assistance care to help maintain a consumer's functional capacity.

Key considerations for assisting consumers with disabilities to evaluate adequacy include the following:

- Review the "Summary of Benefits and Coverage" (SBC) for each QHP under consideration to compare available benefits and related costs. A link to the SBC for each QHP participating in the Marketplace is available on HealthCare.gov.
- Review the "Evidence of Coverage" (EOC) for each QHP under consideration. The EOC is different than the SBC, because it provides more detailed information on the health care benefits the QHP covers, payments (e.g., premiums, deductibles, copayments, coinsurance), and how to get services. You or the consumer may be able to get the EOC from the QHP's website or by calling the QHP's customer service department.
- Review QHP provider directories to confirm that a consumer's preferred providers are included in a QHP's network.

For more information on how to help consumers with disabilities evaluate the adequacy of the benefits offered by QHPs, refer to the [National Disability Navigator Resource Collaborative](#).

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QHPs and Other Options Outside the Marketplace for Consumers with Disabilities

Ronna appreciates your help. She feels so much better knowing that she might be able to get health coverage. She wonders if there are other coverage options that she may be able to get other than a QHP through the Marketplace.

You should be prepared to offer information on other coverage options available to consumers with disabilities, in addition to QHPs. These coverage options may include: Medicaid, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), the Ryan White HIV/AIDS program, Medicare, and pharmaceutical assistance programs. Select each program to learn more.

- [Medicaid](#)
- [SSI and SSDI Programs](#)
- [Ryan White HIV/AIDS Program](#)
- [Medicare](#)
- [Pharmaceutical Assistance Programs](#)

Review the [National Disability Navigator Resource Collaborative Fact Sheet](#) for information on these coverage options.



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Graphic -- Alt Text:
Ronna smiling


**Popup 1
Medicaid**

Popup Text:

Medicaid provides health coverage for consumers with disabilities. Consumers with disabilities who are eligible can get all services that are deemed medically necessary. Many of these individuals require and receive long-term services and support. These services can be provided through a variety of delivery systems. Ronna can get an eligibility determination for Medicaid through the Marketplace.

Key considerations for assisting consumers with disabilities to understand Medicaid eligibility include the following:

- Not everyone with a disability is automatically eligible for Medicaid. This includes some SSI beneficiaries in a few states and consumers who receive SSDI benefits. However, though coverage isn't automatic, nearly all states offer coverage to people with disabilities who aren't receiving SSI but have been determined by the Social Security Administration (SSA) or their state Medicaid agency to have a disability and have income below state-established thresholds.
- Individuals not getting SSI or SSDI but seeking Medicaid coverage based on disability must demonstrate that they have an impairment that prevents them from performing "substantial gainful activity" for at least one year. Once a disability determination is made, the individual must then pass an asset test and meet specific income requirements to be considered for Medicaid eligibility.
- Most states have Medicaid programs that encourage people with disabilities to work by extending them full Medicaid coverage, even when their employment affects their eligibility for SSA-related disability benefits.
- Some consumers with disabilities who aren't otherwise eligible for Medicaid may wish to purchase health coverage through the Marketplace.

Because eligibility criteria vary, you should refer consumers to your state Medicaid agency for help with detailed questions that you aren't able to answer.


**Popup 2
SSI and SSDI Programs**

Popup Text:

While SSI and SSDI are different in many ways, both programs are administered by the SSA. Consumers who have a disability and meet medical and financial criteria may qualify for benefits under both programs.

SSDI pays benefits to a consumer and certain members of the consumer's family if a consumer is "insured," meaning the consumer worked long enough to qualify for Social Security and paid Social Security taxes.

SSI pays benefits to some consumers, including consumers with disabilities, based on financial need.

In most states, consumers who get SSI automatically qualify for Medicaid coverage. In a few states, SSI beneficiaries are not automatically eligible for Medicaid, although they still qualify in most situations. However, some states use more restrictive Medicaid eligibility criteria, which differ from state to state.

 **Popup 3
Ryan White HIV/AIDS Program**

Popup Text:

The Ryan White HIV/AIDS Program provides HIV-related services for consumers who don't have sufficient health care coverage or financial resources to cope with the HIV disease. The program fills gaps in health coverage not met by other health coverage.

 **Popup 4
Medicare**

Popup Text:

Medicare provides health coverage for consumers age 65 and older, as well as younger consumers with disabilities and consumers of any age with End-Stage Renal disease (permanent kidney failure requiring dialysis or kidney transplant).

 **Popup 5
Pharmaceutical Assistance Programs**

Popup Text:

Some pharmaceutical companies offer additional prescription drug assistance programs, also called patient assistance programs. These programs are run by pharmaceutical companies to provide free medications to consumers who can't afford to buy their medicine. CMS doesn't endorse any particular pharmaceutical assistance program.

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Resources for Consumers with Disabilities

Resources are available to help consumers with disabilities get coverage. Consumers with disabilities have choices and enhanced protections. You should tell them about these choices when you help review their options for health coverage.

The "Resources" section includes the following tools to help consumers with disabilities:

- **Finding Coverage and Pricing Options:** A tool to help consumers find available private health plans
- **Your Insurance Company and Costs of Coverage:** A search tool that allows consumers to find a basic profile of their health insurance company
- **Understanding Insurance:** A resource that helps consumers understand their options, rights, and protections under the Affordable Care Act
- **National Disability Navigator Resources Collaborative:** A resource whose mission is to provide cross-disability information and support to Assistors



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Graphic -- Alt Text:
Laptop

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Knowledge Check

Ronna's friend, Barry, is 42 years old and doesn't have health insurance. He's been getting Social Security Disability Insurance (SSDI) for almost 2 years. Barry uses a wheelchair and takes prescription medicine to help control pain. He heard he might be able to get health coverage through the Marketplace. Which of the following would help Barry in learning about the best health coverage options for him?

Select **all that apply** and then click **Check Your Answer**.

- A. Information about which drug companies offer prescription drug assistance programs.
- B. Without asking Ronna if you may do so, tell Barry that Ronna selected a health plan that should also work for Barry because they both have pre-existing conditions.
- C. Information about Medicare for consumers with disabilities who have been getting SSDI for more than 24 months.
- D. Information about online resources where Barry can get more information to help him understand his health coverage options.

 Check Your Answer

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Question:

Ronna's friend, Barry, is 42 years old and doesn't have health insurance. He's been getting Social Security Disability Insurance (SSDI) for almost 2 years. Barry uses a wheelchair and takes prescription medicine to help control pain. He heard he might be able to get health coverage through the Marketplace. Which of the following would help Barry in learning about the best health coverage options for him?

Correct Answers:

A ,C ,D

Feedback for Correct Answer:

Correct! Since Barry takes prescription medication regularly, he would benefit from learning about prescription drug assistance programs. Along with providing health coverage for consumers 65 and older, Medicare also provides health coverage for consumers with disabilities (after a 24-month waiting period), and those with certain diseases. Since Barry is approaching the end of the 24-month waiting period, he should know about this upcoming transition to Medicare coverage. Online resources are available to help consumers with disabilities get health coverage. You may not discuss the plan selected by Ronna with Barry without first getting Ronna's consent. Doing so would violate the privacy and security standards you agreed to uphold.

Feedback for Incorrect Answer:

Incorrect. The correct answers are A, C, and D. Since Barry takes prescription medication regularly, he would benefit from learning about prescription drug assistance programs. Along with providing health coverage for consumers 65 and older, Medicare also provides health coverage for consumers with disabilities (after a 24-month waiting period), and those with certain diseases. Since Barry is approaching the end of the 24-month waiting period, he should know about this upcoming transition to Medicare coverage. Online resources are available to help consumers with disabilities get health coverage. You may not discuss the plan selected by Ronna with Barry without first getting Ronna's consent. Doing so would violate the privacy and security standards you agreed to uphold.

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Key Points

The Affordable Care Act expands health coverage options for all consumers, including those with disabilities, and provides them with additional protections.

As you would do for all other consumers, your role is to assess the needs of consumers with disabilities and effectively assist them in getting health coverage.

Consumers with disabilities, like all other consumers, should consider cost, accessibility, quality, and adequacy when choosing their health coverage.

Additional coverage options exist for consumers with disabilities, including Medicaid, the SSI and SSDI Programs, the Ryan White HIV/AIDS Program, Medicare, and pharmaceutical assistance programs.

You've successfully completed this course.

Click **Exit** to leave the course and take the *Working with Consumers with Disabilities* exam. Once you've started an exam, you must complete it. If you need to stop and return to it later, your progress won't be saved. You'll need to start the exam over from the beginning.

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