Health Insurance Jeopardy in Year 2 of Open Enrollment: Double Jeopardy

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

AIRS CONFERENCE 2015
Dallas, TX
May 29, 2015
American Association on Health and Disability (AAHD)

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

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

Who is the NDNRC?
Mission Statement

The mission of the National Disability Navigator Resource Collaborative (NDNRC) is to provide cross-disability information and support to Navigators and other enrollment specialists thereby ensuring people with disabilities receive accurate information when selecting and enrolling in insurance through the Affordable Care Act Marketplaces.
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) 855-5777
Website: 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
CATEGORIES

- Enrollment Resources – Disability Specific
- Enrollment Resources – Mental Health and Behavioral Health
- Enrollment Resources – Populations with Special Health Care Needs
- Enrollment Resources – ACA Marketplace and Medicare
- Enrollment Resources – ACA Marketplace and Medicaid
- Enrollment Resources – Overview
- Enrollment Statistics
- Affordable Care Act (ACA) Resources – Government
- Affordable Care Act (ACA) Enrollment Resources
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14. Information for People on Medicaid Home and Community-Based Services Waiver Waiting Lists
15. Medicaid Buy-In
16. Information for Veterans Regarding Department of Veterans Affairs Healthcare*
NEEDS BY DISABILITY CATEGORY

1. Deaf and Hard of Hearing
2. Children with Special Health Care Needs
3. Behavioral Health (Mental Health and Substance Use Disorder)
4. Prescription Drug Formularies
5. Rehabilitation and Habilitation Therapies
6. Durable Medical Equipment and Assistive Technologies
7. Coverage for Individuals Newly Receiving SSDI
8. Enrollment Accessibility
16. Moving from Coverage-to-Care for People with Disabilities
17. Disability Etiquette

POPULATION SPECIFIC

What to Know When Assisting a Consumer with:
- Autism Spectrum Disorder
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Information for Veterans Regarding Department of Veterans Affairs Healthcare*
Community Outreach Collaboratives

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

It’s not about the answer. It’s about asking the right question!
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Autism Spectrum Disorder (ASD), Cerebral Palsy (CP), Attention Deficit Hyperactivity Disorder (ADHD), Seizures, and Mental Illness
Autism Spectrum Disorder (ASD), Cerebral Palsy (CP), Attention Deficit Hyperactivity Disorder (ADHD), Seizures, and Mental Illness

Question: What are some common co-occurring conditions for people with intellectual disabilities?
Depression, anxiety, obesity and diabetes
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<th>Depression, anxiety, obesity and diabetes</th>
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**Question:** What are some common secondary conditions people with intellectual disabilities encounter?
More than 80% of U.S. medical school students report receiving no clinical training regarding people with ID
More than 80% of U.S. medical school students report receiving no clinical training regarding people with ID

Question: Who are the physicians they see and are they in the network of providers?
Physical, occupational, behavioral, and speech
Physical, occupational, behavioral, and speech

Question: What are common therapies used by people with intellectual disabilities?
Therapies that help with basic social skills; fine motor skills to help dress themselves; how to administer his/her own medication safely; and how to use a phone.
Therapies that help with basic social skills; fine motor skills to help dress themselves; how to administer his/her own medication safely; and how to use a phone.

Question: What are examples of habilitation therapies for people with intellectual disabilities?
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Psychiatrist; Psychologist; Psychiatric or Mental Health Nurse Practitioner; Mental Health Nurse; Social Worker; Licensed Professional Counselor; Peer Specialist
Psychiatrist; Psychologist; Psychiatric or Mental Health Nurse Practitioner; Mental Health Nurse; Social Worker; Licensed Professional Counselor; Peer Specialist

Question: Who are the type of providers that individuals with mental illness see?
Anti-depressants; Anti-anxiety medications; Mood stabilizers; Anti-psychotic medications; and Stimulant medications
Anti-depressants; Anti-anxiety medications; Mood stabilizers; Anti-psychotic medications; and Stimulant medications

Question: What are common drugs prescribed for people with mental illness?
Cognitive Behavioral Therapy (CBT), Dialectical Behavioral Therapy (DBT), Cognitive Enhancement Therapy (CET), Psychodynamic Therapy, individual psychotherapy, group therapy and family therapy.
Cognitive Behavioral Therapy (CBT), Dialectical Behavioral Therapy (DBT), Cognitive Enhancement Therapy (CET), Psychodynamic Therapy, individual psychotherapy, group therapy and family therapy

Question: What are some common therapies utilized by people with mental illness?
Substance Use Disorders
Substance Use Disorders

Question: What is a common co-occurring condition for people with mental illness?
Lack of network adequacy/limited provider networks; lack of parity in coverage
Lack of network adequacy/limited provider networks; lack of parity in coverage

Question: What are common issues with mental health treatment in qualified health plans?
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This is the type of doctor that diagnoses & treats MS
This is the type of doctor that diagnoses & treats MS

Question: What is a Neurologist?
These are the tests used to help diagnose MS and are an important component of monitoring disease progression.
These are the tests used to help diagnose MS and are an important component of monitoring disease progression.

Question: What are Periodic Magnetic Resonance Imaging (MRIs)?
As of March 2014, this is the number of drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for many people with relapsing forms of MS.
As of March 2014, this is the number of drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for many people with relapsing forms of MS.

Question: What is 11?
Of those 11 drugs, this is the number of MS disease modifying therapies which are considered ‘specialty pharmaceuticals’.
Of those 11 drugs, this is the number of MS disease modifying therapies which are considered ‘specialty pharmaceuticals’

Question: What is all of them?
Bladder problems, infections, bowel dysfunction, depression, dizziness and vertigo, emotional changes, fatigue, itching, pain, sexual dysfunction, spasticity, tremors, and walking difficulties
Bladder problems, infections, bowel dysfunction, depression, dizziness and vertigo, emotional changes, fatigue, itching, pain, sexual dysfunction, spasticity, tremors, and walking difficulties

Question: What are common symptoms that patients with MS seek treatment for?
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Stroke, multiple sclerosis, spinal chord injury, traumatic brain injury, cerebral palsy and spina bifida
Stroke, multiple sclerosis, spinal chord injury, traumatic brain injury, cerebral palsy and spina bifida

Question: What are some common causes of paralysis?
This is the type of doctor who specializes in physical medicine and rehabilitation
This is the type of doctor who specializes in physical medicine and rehabilitation

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

Question: What is habilitation v. rehabilitation?
In addition to rehab/hab therapies, these are other critical healthcare services a person with paralysis needs to have access to.
In addition to rehab/hab therapies, these are other critical healthcare services a person with paralysis needs to have access to.

Question: What are durable medical equipment & disposable medical supplies?
Infections, bladder & bowel management, chronic pain, respiratory health and depression
Infections, bladder & bowel management, chronic pain, respiratory health and depression

Question: What are some common secondary conditions for people with paralysis?
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These are the veterans whose healthcare meets the minimum essential coverage requirements under the ACA
These are the veterans whose healthcare meets the minimum essential coverage requirements under the ACA

Question: What is any veteran enrolled in the VA’s healthcare system?
This is the minimum active duty requirements for veterans who enlisted after September 7, 1980.
This is the minimum active duty requirements for veterans who enlisted after September 7, 1980

Question: What is 24 months?
This is the number of priority groups used to determine who gets access to VA healthcare services.
This is the number of priority groups used to determine who gets access to VA healthcare services

Question: What is 8?
This is the rating for service-connected disabilities where the veteran pays no copays for any care regardless of whether related to a service-connected disability or not.
This is the rating for service-connected disabilities where the veteran pays no copays for any care regardless of whether related to a service-connected disability or not.

Question: What is a veteran who is rated by the VA at 50 percent or greater for their service-connected disabilities?
These are the family members of a veteran who are eligible for VA healthcare
These are the family members of a veteran who are eligible for VA healthcare

Question: Who are dependents of a veteran who has a service-connected disability and has been rated by the VA as permanently and totally disabled?
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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.
This is one thing you need to think about when assisting a consumer with multiple sclerosis.

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?
Ongoing Challenges

1. Limited provider networks
2. Limited formularies
3. Discriminatory pharmacy design
4. Plan transparency
5. High out-of-pocket costs
6. Confusion on the definition of “rehabilitation” and “habilitation” services and supports
7. Confusion on the coverage of prosthetic devices and durable medical equipment
8. Confusion about coordinating exchange coverage with Medicare and Medicaid.
9. Delays in getting plan information once they are enrolled
10. Communication Issues for deaf and hard of hearing
How to stay involved

• Sign up to receive NDNRC updates: http://www.nationaldisabilitynavigator.org/

• NDNRC Archived Newsletters: http://www.nationaldisabilitynavigator.org/category/newsletter/

• Sign up for AAHD’s newsletter: http://www.aahd.us/contact/

• Check out AAHD’s Resource Center: http://www.aahd.us/resource-center/
Contact Us

www.nationaldisabilitynavigator.org

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Phone: (301) 545-6140

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