



National Disability Navigator RESOURCE COLLABORATIVE

Helping People with Disabilities Get the Health Coverage They Need

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American Association on Health and Disability

FL Association of Community Health Centers, Inc.

Webinar

August 5, 2015





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



Health Disparities

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



Health Disparities

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



Health Disparities

Social Determinants

People with disabilities:

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

Health Disparities

Disability & Aging

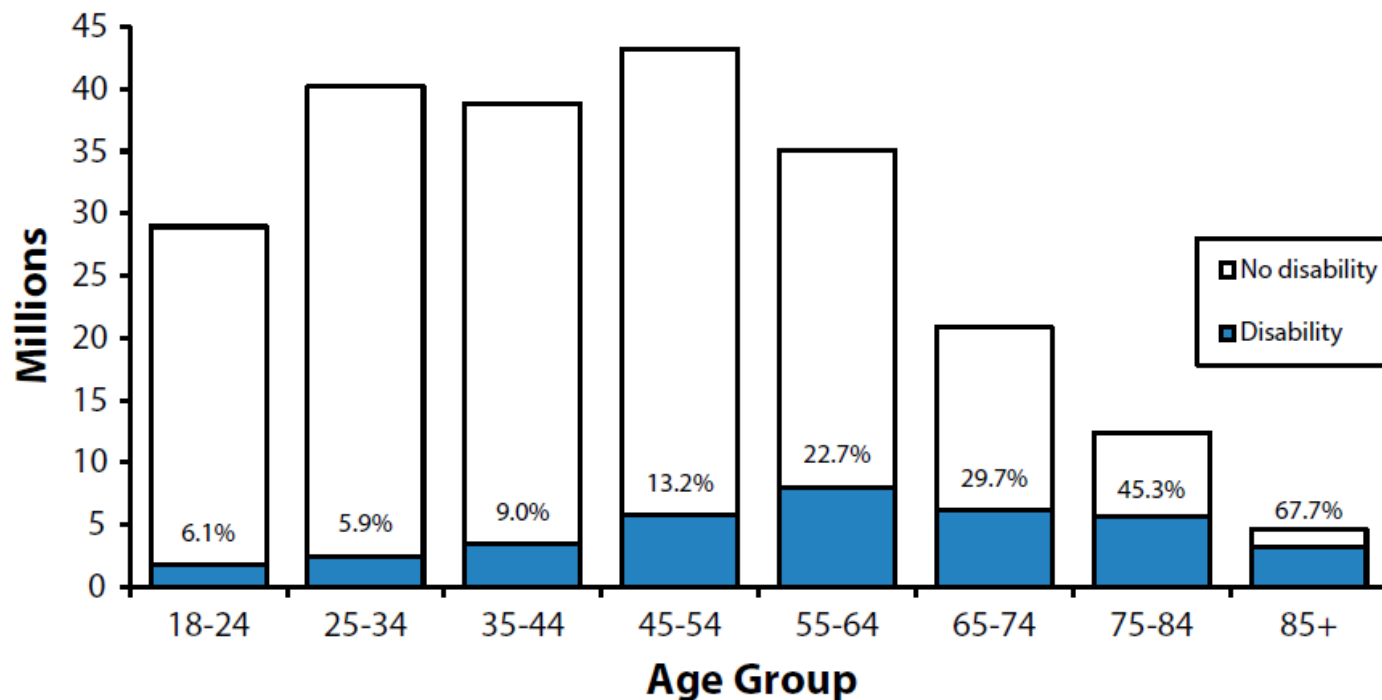


FIGURE 1—Weighted population estimate of adults with disabilities and adults without disabilities by age group: National Health Interview Survey, United States, 2010.



Affordable Care Act

Disability Law Timeline

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



Affordable Care Act

Section 1557

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



Affordable Care Act

What It Means for People with Disabilities

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



Affordable Care Act

What It Means for People with Disabilities

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



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?



NDNRC Partners






Mission Statement

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



NDNRC Home Page


www.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




Enrollment: Overview

Fact Sheets



State Pages

**National Disability Navigator
RESOURCE COLLABORATIVE**

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Florida

Marketplace Type: Federal
Medicaid Expansion: No

State Specific Fact Sheets

None available at this time

State Enrollment Specialists

- [Navigators](#)
- [Federally Qualified Health Centers](#)
- [In-Person Assisters](#)
- [Connectors \(AR, HI, MA and MD only\)](#)

NDNRC Partner Organization State Affiliates

[State and Local Affiliates for NAMI \(National Alliance on Mental Illness\)](#)
[Local Chapters for the National Multiple Sclerosis Society](#)
[Local Chapters for The Arc](#)

Florida State Assistive Technology Program

(for a description of these programs, click [here](#))
Florida Alliance for Assistive Services and Technology (FAAST Inc.)
3333 West Pensacola Street, Bldg 100, Suite 140
Tallahassee, FL 32304
Phone: 850-487-3278
Fax: 850-575-4216
[Website](#)

**SIGN UP FOR
EMAIL UPDATES**

SUBMIT

**FIND AN ENROLLMENT
SPECIALIST IN YOUR STATE**

NEWS

CMS Releases Medicaid Enrollment Data for May 2015

Today, the Centers for Medicare & Medicaid Services (CMS) released the Eligibility ... [Read More »](#)

National Health Council Releases State Report Cards

More States Expand Medicaid

BLOG

Video Series Addresses Important Questions to Be Asked



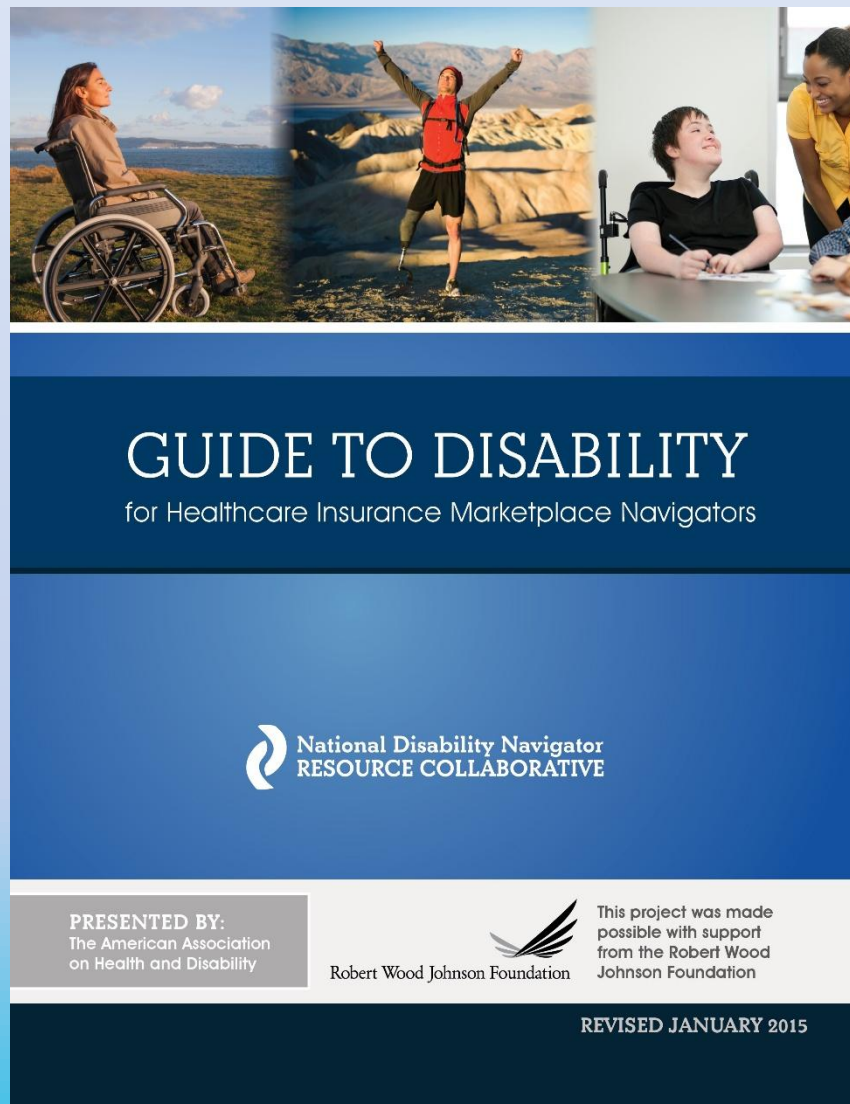
Resources & Links

CATEGORIES

- Enrollment Resources – Disability Specific
- Enrollment Resources – Mental Health and Behavioral Health
- Enrollment Resources – Populations with Special Health Care Needs
- Enrollment Resources – ACA Marketplace and Medicare
- Enrollment Resources – ACA Marketplace and Medicaid
- Enrollment Resources – Overview
- Enrollment Statistics
- Affordable Care Act (ACA) Resources – Government
- Affordable Care Act (ACA) Enrollment Resources



Disability Guide





Disability Guide

Table of Contents

- Introduction
- What Are the Purposes of the Supplemental Disability Guide?
- Key Questions for Navigators
- Who Are People with Disabilities?
- What Problems and Barriers Have People with Disabilities Historically Encountered Obtaining Healthcare Insurance?
- How Do Disability Rights Laws Affect the Operation of the Marketplace?
- What Do Navigators Need to Know about Disability?
- How Is Medicaid Eligibility Being Determined for People with Disabilities?
- Scenarios
- What Types of Accommodations Should Navigators Know about?
- NDNRC Fact Sheets
- Resources
- Glossary



Disability Guide

What Do Navigators Need to Know about Disability?

- How Is Disability Defined?
- What Disability Questions Appear on the Streamlined Application for Health Insurance or Medicaid Submitted through the Marketplace?
- Why Is Understanding Disability Important?
- What Is Disability Literacy?
- What Is Disability Etiquette?
- What Is Physical Accessibility?
- How Could Navigators Ensure Effective Communication with People with Disabilities?
- How Can Navigators Assist People with Disabilities Evaluate the Adequacy of Provider Networks within Specific Plans?
- How Can Navigators Assist People with Disabilities Evaluate the Adequacy of Essential Health Benefits (EHBs)?



16 FACT SHEETS

1. Comparing Health Plans' Benefits and Coverage Summaries
2. Getting and Using Health Plan Evidence of Coverage
3. Using Health Plan Customer Service
4. Rehabilitation and Habilitation Services and Devices
5. Prescription Medication Benefits
6. Supporting Collaborations Between Navigators, Connectors and Assisters, and Local Disability and Affinity Organizations
7. Mental Health and Substance Abuse Parity
8. Medically Frail Status as an Exemption to Receiving Medicaid Alternative Benefit Plan with Essential Health Benefits
9. Streamlined Marketplace Application Process



16 FACT SHEETS

10. Medical Supplies Benefits
11. Civil Rights of People with Disabilities under the Americans with Disabilities Act and Section 504 and Section 508 of the Rehabilitation Act
12. Process for Medicaid Eligibility
13. Referral and Resource Lists
14. Information for People on Medicaid Home and Community-Based Services Waiver Waiting Lists
15. Medicaid Buy-In
16. Information for Veterans Regarding Department of Veterans Affairs Healthcare*



Year One Observations

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



Year Two New Fact Sheets

- 16. Moving from Coverage-to-Care for People with Disabilities
- 17. Disability Etiquette

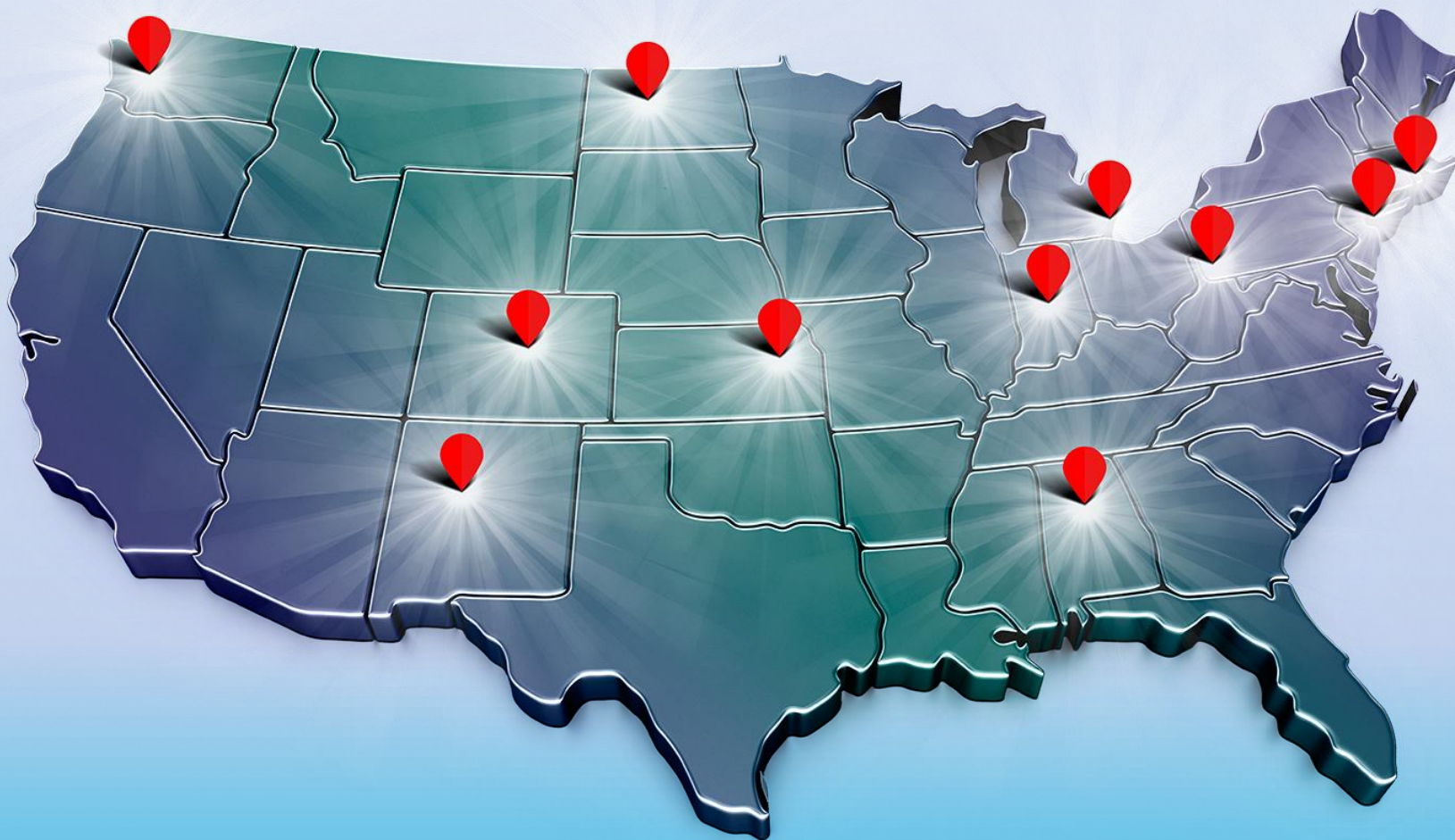
POPULATION SPECIFIC

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





Community Outreach Collaboratives

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!*



JEOPARDY!

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



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: Does the QHP have a tiered
prescription medication benefit?



JEOPARDY!

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



JEOPARDY!

The individual is a wheelchair
user



JEOPARDY!

The individual is a wheelchair
user

Question: Does the QHP cover durable
medical equipment (DME)?



JEOPARDY!

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



JEOPARDY!

The individual indicates that
his condition requires he use a
catheter



The individual indicates that
his condition requires he use a
catheter

Question: Does the QHP cover disposable
medical supplies?



JEOPARDY!

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



JEOPARDY!

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



JEOPARDY!

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

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



JEOPARDY!

			Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
			\$200	\$200	\$200
			\$400	\$400	\$400
			\$600	\$600	\$600
			\$800	\$800	\$800
			\$1000	\$1000	\$1000



JEOPARDY!

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



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

Question: Does the individual want to apply
for Medicaid?



JEOPARDY!

				Summary of Benefits and Coverage	Mental Health
					\$200
					\$400
					\$600
				\$800	\$800
				\$1000	\$1000



JEOPARDY!

The individual is a wheelchair
user



JEOPARDY!

The individual is a wheelchair user

Question: Does the Summary of Benefits and Coverage (SBC) say what the cost will be for services such as durable medical equipment?



JEOPARDY!

					Mental Health
					\$1000



JEOPARDY!

(Unknown??)



JEOPARDY!

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



Health Insurance Jeopardy is on YouTube!!!

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



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

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American Association on Health and Disability

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