Understanding the Health Coverage Needs of People with Disabilities

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

CMS Assisters Webinar
December 4, 2015
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

STATE RESOURCE GUIDE

Click on a state to view resource information.

Resources:
- Enrollment: Disability Specific
- Enrollment: Mental & Behavioral Health
- Enrollment: Populations with Special Health Care Needs
- Enrollment: ACA Marketplace and Medicare
- Enrollment: ACA Marketplace and Medicaid
- Enrollment: Overview

Follow @ndnrnc on Twitter: 543 followers

Follow this week's @ndnrnc newsletter which includes resources to assist with ACA enrollment: http://t.co/FsORka53e

Follow us TODAY to get access to an exclusive interview with our AAHD director!!!

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

10. Medical Supplies Benefits
11. Civil Rights of People with Disabilities under the Americans with Disabilities Act and Section 504 and Section 508 of the Rehabilitation Act
12. Process for Medicaid Eligibility
13. Referral and Resource Lists
14. Information for People on Medicaid Home and Community-Based Services Waiver Waiting Lists
15. Medicaid Buy-In
16. Moving from Coverage-to-Care for People with Disabilities
17. Disability Etiquette
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

Coming in OE3:

• Blood Disorders
• Cerebral Palsy
• Spina Bifida
• Traumatic Brain Injury
Health Insurance Jeopardy!

It’s not about the answer.
It’s about asking the right question!
<table>
<thead>
<tr>
<th>Intellectual Disabilities</th>
<th>Mental Illness</th>
<th>Multiple Sclerosis</th>
<th>Paralysis</th>
<th>Veterans</th>
<th>Accessibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
</tr>
</tbody>
</table>
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
Depression, anxiety, obesity and diabetes

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?
<table>
<thead>
<tr>
<th>Mental Illness</th>
<th>Multiple Sclerosis</th>
<th>Paralysis</th>
<th>Veterans</th>
<th>Accessibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
</tr>
</tbody>
</table>
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, Heart Disease, Hypertension and Diabetes
Substance Use Disorders, Heart Disease, Hypertension and Diabetes

Question: What are common co-occurring conditions for people with mental illness?
Lack of network adequacy/limited provider networks; lack of parity in coverage; high out-of-pocket costs; wait times to see a provider.
Lack of network adequacy/limited provider networks; lack of parity in coverage; high out-of-pocket costs; wait times to see a provider

Question: What are common issues with mental health treatment in qualified health plans?
<table>
<thead>
<tr>
<th></th>
<th>Multiple Sclerosis</th>
<th>Paralysis</th>
<th>Veterans</th>
<th>Accessibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
</tr>
</tbody>
</table>
This is the type of specialist/doctor that diagnoses & treats MS
This is the type of specialist/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)?
Currently, 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.
Currently, 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 13?
Of those 13 drugs, this is the number of MS disease modifying therapies which are considered ‘specialty pharmaceuticals’
Of those 13 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?
<table>
<thead>
<tr>
<th></th>
<th>Paralysis</th>
<th>Veterans</th>
<th>Accessibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400</td>
<td>$400</td>
<td>$400</td>
<td></td>
</tr>
<tr>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td></td>
</tr>
<tr>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
<td>$1600</td>
</tr>
</tbody>
</table>
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?
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th>Veterans</th>
<th>Accessibility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1200</td>
<td>$1200</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1600</td>
<td>$1600</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$2000</td>
<td>$2000</td>
</tr>
</tbody>
</table>
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 continuous months or the full period for which a veteran was called to active duty?
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 been rated permanently & totally disabled for a service-connected disability by VA?
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th><strong>Accessibility</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$800</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1200</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1600</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$2000</td>
</tr>
</tbody>
</table>
This is one thing you need to think about when assisting a consumer with paralysis.
This is one thing you need to think about when assisting a consumer with paralysis.

Question: What is building accessibility?
This is one thing you need to think about when assisting a consumer with multiple sclerosis who has low vision.
This is one thing you need to think about when assisting a consumer with multiple sclerosis who has low vision.

Question: What is having materials available in alternative formats (i.e. large print)?
This is one thing you need to think about when assisting a consumer with intellectual disabilities.
This is one thing you need to think about when assisting a consumer with intellectual disabilities.

Question: What is asking questions that verify the person understands the information?
This is one thing you need to think about when assisting a consumer with mental illness.
This is one thing you need to think about when assisting a consumer with mental illness.

Question: What is educating yourself about mental health conditions?
This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing
This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing.

Question: What is that individual’s preferred method of communication?
This is the one word that sums up the best quality you can have when dealing with anyone with a disability.
This is the one word that sums up the best quality you can have when dealing with anyone with a disability

Question: What is RESPECT?
Health Insurance Jeopardy Round 1 is on YouTube!!!

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ
Community Outreach Collaboratives

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
Year 2 COCs

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
Year 3 COCs

13. Bayou Land Families Helping Families, Thibodaux, LA
14. NAMI Texas, Austin, TX
15. Texas Parent to Parent, Austin, TX
16. The University of Montana Rural Institute, Missoula, MT
17. Raising Special Kids, Phoenix, AZ
18. Family TIES of Nevada, Reno, NV

http://www.nationaldisabilitynavigator.org/about/community-outreach-collaboratives/
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

American Association on Health and Disability
110 N. Washington St., Suite 328-J
Rockville, MD 20850
Phone: (301) 545-6140

Karl D. Cooper, Esq.
kcooper@aahd.us