



# Webinar Series

*United Spinal Association*

Webinar title: Understanding the Health Coverage Needs of People with Disabilities

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

January 21, 2016



American Association on Health and Disability



# 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?



# 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](http://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

[My Account](#)[Logout](#)

## Colorado

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 Assisters](#)
- [Connectors \(AR, HI, MA and MD only\)](#)

### Colorado State Exchange

Connect for Health Colorado

Phone: (855) 752-6749

Website: [connectforhealthco.com](http://connectforhealthco.com)

### Community Outreach Collaborative

Family Voices Colorado

7323 S. Alton Way, Unit A

Centennial, CO 80112

Phone: (303) 733-3000

Website: [www.familyvoicesco.org](http://www.familyvoicesco.org)

### 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](#)

SIGN UP FOR  
EMAIL UPDATES

SUBMIT

FIND AN ENROLLMENT  
SPECIALIST IN YOUR STATE

### NEWS

NDNRC Hosting Webinar with  
White House Representative

Webinar: Helping People with  
Disabilities Get the Healthcare  
Coverage They Need Date & Time: ...

[Read More »](#)

NDNRC Releases New Fact Sheet  
on Multiple Sclerosis

NDNRC Releases New Fact Sheet  
on Intellectual Disability

### BLOG

State Medicaid Expansion  
Update

NDNRC Releases New Fact Sheet  
& Announces Upcoming Fact





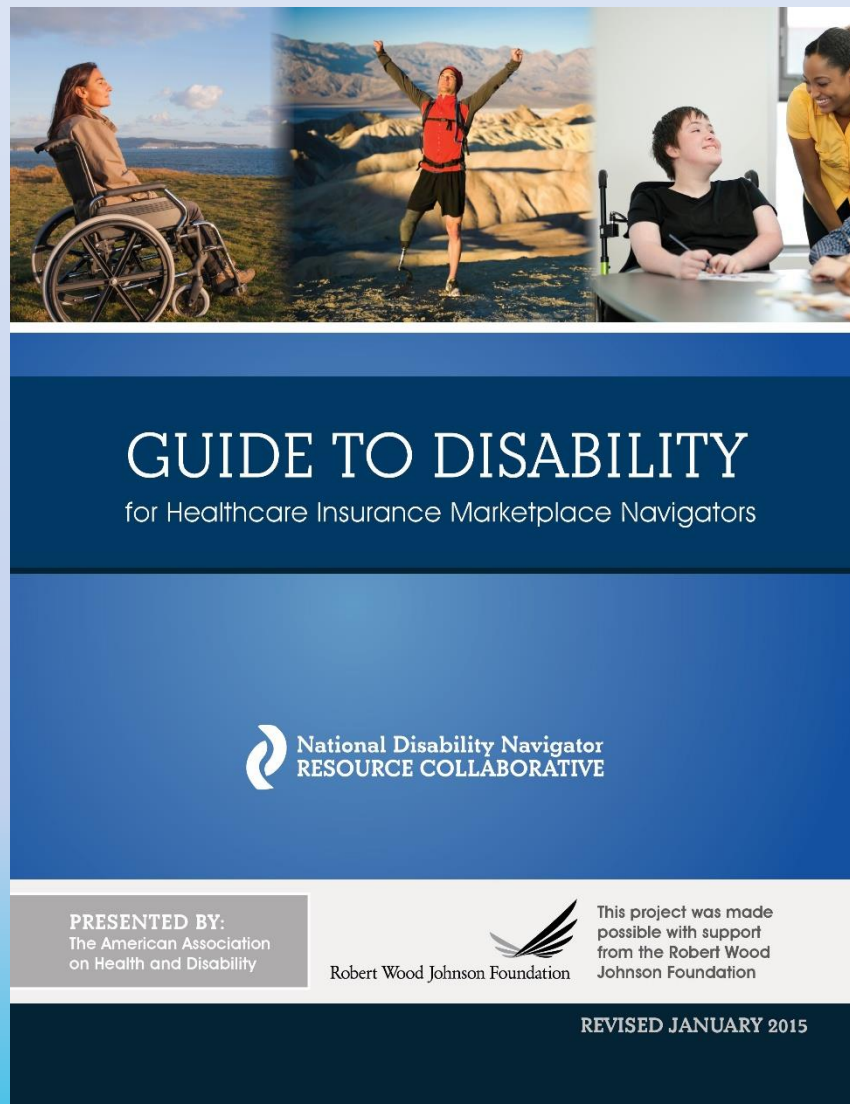
# Resources & Links

## 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)?



# Topical 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



# 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



# Fact Sheets

## POPULATION SPECIFIC

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Blood Disorders \*
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Traumatic Brain Injury \*
- Information for Veterans Regarding Department of Veterans Affairs Healthcare

Coming Soon:

- Cerebral Palsy \*
- Spina Bifida \*

\* - new for OE3



# Community Outreach Collaboratives





# 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

12. National Multiple Sclerosis Society - North Florida, Jacksonville, FL
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/>



## Health Insurance Jeopardy!

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



<b>Intellectual Disabilities</b>	<b>Mental Illness</b>	<b>Multiple Sclerosis</b>	<b>Paralysis</b>	<b>Veterans</b>	<b>Accessibility</b>
\$400	\$400	\$400	\$400	\$400	\$400
\$800	\$800	\$800	\$800	\$800	\$800
\$1200	\$1200	\$1200	\$1200	\$1200	\$1200
\$1600	\$1600	\$1600	\$1600	\$1600	\$1600
\$2000	\$2000	\$2000	\$2000	\$2000	\$2000



# 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?



Ir  
D

Physical, occupational,  
behavioral, and speech

ty



# 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?



	<b>Mental Illness</b>	<b>Multiple Sclerosis</b>	<b>Paralysis</b>	<b>Veterans</b>	<b>Accessibility</b>
	\$400	\$400	\$400	\$400	\$400
	\$800	\$800	\$800	\$800	\$800
	\$1200	\$1200	\$1200	\$1200	\$1200
	\$1600	\$1600	\$1600	\$1600	\$1600
	\$2000	\$2000	\$2000	\$2000	\$2000



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?



		Multiple Sclerosis	Paralysis	Veterans	Accessibility
		\$400	\$400	\$400	\$400
		\$800	\$800	\$800	\$800
		\$1200	\$1200	\$1200	\$1200
		\$1600	\$1600	\$1600	\$1600
		\$2000	\$2000	\$2000	\$2000



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?





			Paralysis	Veterans	Accessibility
			\$400	\$400	\$400
			\$800	\$800	\$800
			\$1200	\$1200	\$1200
			\$1600	\$1600	\$1600
			\$2000	\$2000	\$2000



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?



				Veterans	Accessibility
				\$400	\$400
				\$800	\$800
				\$1200	\$1200
				\$1600	\$1600
				\$2000	\$2000



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?



					Accessibility
					\$400
					\$800
					\$1200
					\$1600
					\$2000



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?



## 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?



# Health Insurance Jeopardy Round 1 is on YouTube!!!

[https://www.youtube.com/channel/UCZzm0pWC6ZeN\\_6jg9ci2JCQ](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/>



# Webinar Series

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