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 (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.
FOLLOW US

Including Young Children with Disabilities in High-Quality Early Childhood Programs

http://t.co/5yYA6ypdML
08:56 PM May 21, 2015

Check out this week's @ndnrc newsletter which includes resources to assist with ACA enrollment: http://t.co/yFzORkaQ5e
10:30 AM May 15, 2015

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

08:00 PM May 14, 2015

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

STATE RESOURCE GUIDE

Click on a state to view resource information.

NDNRC Home Page

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
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 Assistors
- Connectors (AR, HI, MA and MD only)

**Colorado State Exchange**

Connect for Health Colorado  
Phone (855) 752-6749  
Website: connectforhealthco.com

**Community Outreach Collaborative**

Family Voices Colorado  
7323 S. Alton Way, Unit A  
Centennial, CO 80121  
Phone (303) 733-3500  
Website: 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

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**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...
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
Table of Contents

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• How Do Disability Rights Laws Affect the Operation of the Marketplace?
• What Do Navigators Need to Know about Disability?
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• What Types of Accommodations Should Navigators Know about?
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• Glossary
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?
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• What Is Physical Accessibility?
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• 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
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
• 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
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/
Health Insurance Jeopardy!

*It’s not about the answer.*

*It’s about asking the right question!*
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<th>Intellectual Disabilities</th>
<th>Mental Illness</th>
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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
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?
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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?
<table>
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<th>Service Type</th>
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<td>Dialectical Behavioral Therapy (DBT)</td>
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<td>Cognitive Enhancement Therapy (CET)</td>
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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?
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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?
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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 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?
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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 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
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/
Karl D. Cooper, Esq.
American Association on Health and Disability
110 N. Washington St., Suite 328-J
Rockville, MD 20850
Phone: (301) 545-6140
Email: kcooper@aahd.us