

National Disability Navigator RESOURCE COLLABORATIVE

Helping People with Disabilities Get the Health Coverage They Need

Presenter: Karl D. Cooper, Esq.

American Association on Health and Disability



Webinar for National Association of Community Health Centers
October 25, 2016



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



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 thereby ensuring people with disabilities receive accurate information when selecting and enrolling in insurance through the Affordable Care Act Marketplaces.

Who is the NDNRC?



NDNRC Partners

















Disability Rights Education & Defense Fund









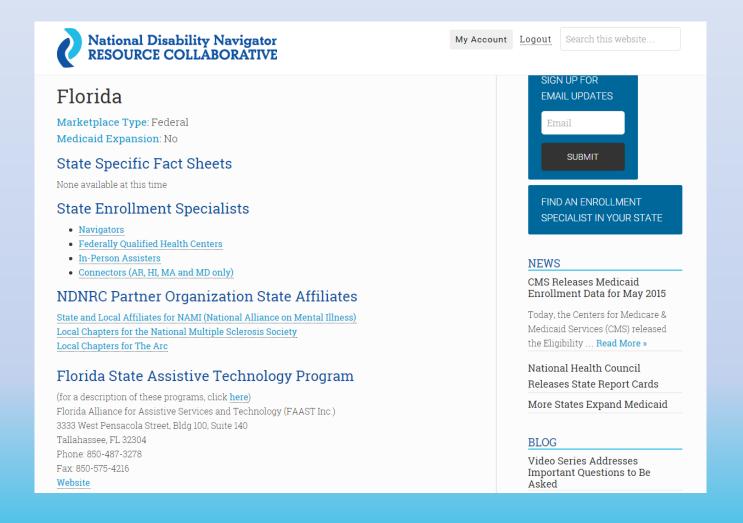
NDNRC Home Page

www.nationaldisabilitynavigator.org



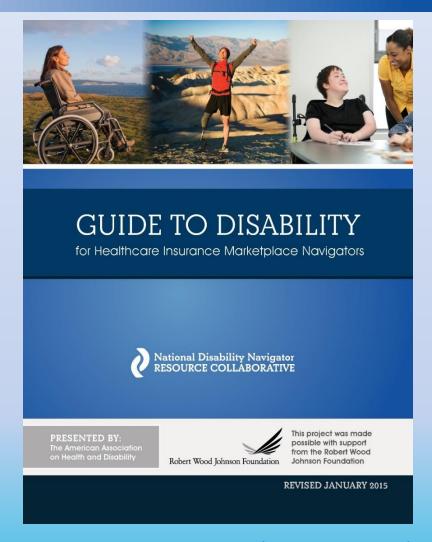


State Pages





Disability Guide



http://www.nationaldisabilitynavigator.org/ndnrc-materials/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

http://www.nationaldisabilitynavigator.org/ndnrc-materials/disability-guide/



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)?

http://www.nationaldisabilitynavigator.org/ndnrc-materials/disability-guide/



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
- 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

http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/



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

http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/



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
- Spina Bifida
- Traumatic Brain Injury
- Information for Veterans Regarding Department of Veterans Affairs Healthcare

http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/





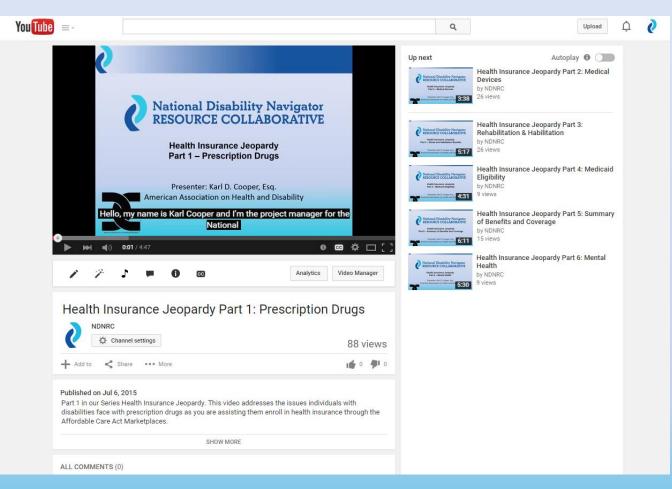
Health Insurance Jeopardy!

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



JEOPARDY

Health
Insurance
Jeopardy is
on
YouTube!!!



https://www.youtube.com/channel/UCZzm0pWC6ZeN 6jg9ci2JCQ



Community Outreach Collaboratives



0

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

0

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
- 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/



Ongoing Challenges

- 1. Limited provider networks
- 2. Limited formularies
- 3. Discriminatory pharmacy design
- 4. Plan transparency
- 5. High out-of-pocket costs
- 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: <u>http://www.nationaldisabilitynavigator.org/</u>
- NDNRC Archived Newsletters:
 http://www.nationaldisabilitynavigator.org/category/newsletter/
- Sign up for AAHD's newsletter: <u>http://www.aahd.us/contact/</u>
- Check out AAHD's Resource Center: http://www.aahd.us/resource-center/



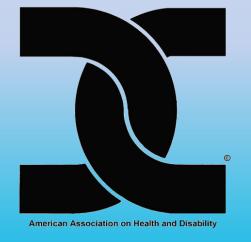
Contact Us

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