The Affordable Care Act and People with Disabilities

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American Association on Health and Disability

Presentation for New Yorkers for Accessible Health Coverage

January 24, 2017
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.
NDNRC Home Page

www.nationaldisabilitynavigator.org
GUIDE TO DISABILITY
for Healthcare Insurance Marketplace Navigators

PRESENTED BY:
The American Association on Health and Disability

Robert Wood Johnson Foundation

This project was made possible with support from the Robert Wood Johnson Foundation

REVISED JANUARY 2015

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
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
- 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/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
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
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
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
  • Created Balancing Incentive Program
  • Created Community First Choice
Our Eight Principles

1. Prohibition against denial of coverage for pre-existing conditions
2. Guaranteed renewability of coverage
3. Prohibition against individual underwriting
4. Essential health benefits required in every qualified health plan
5. Prohibition against lifetime monetary caps
6. Prohibition against discrimination in health programs
7. Extension of the mental health parity to the individual and small group market
8. Medicaid expansion
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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