



Health Reform: **Beyond the Basics**

healthreformbeyondthebasics.org

Assisting People with Disabilities Enroll in Health Coverage

*Karl Cooper, Director of Public Health Programs,
American Association on Health and Disability*

October 25, 2017





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



Health Disparities

- According to HHS, 12.5% of the population has a disability which “seriously limits” them
- People with a disability are:
 - Over twice as likely to not see a doctor due to cost
 - Over 30% more likely to be obese
 - 60% more likely to smoke
 - Over 2.5 times more likely to develop diabetes



Health Disparities

- Women with a disability are:
 - Less likely to have a current mammogram
 - Less likely to have a current pap test
- People with a disability are:
 - Over 3.5 times more likely to have cardiovascular disease (18-44 y.o.)
 - Just under 3 times more likely to have cardiovascular disease (45-64 y.o.)



Health Disparities

Social Determinants

People with disabilities:

- Have double the unemployment rate among those within the workforce
- About 35% more likely to have less than a high school education
- Less likely to report sufficient social & emotional support

Health Disparities

Disability & Aging

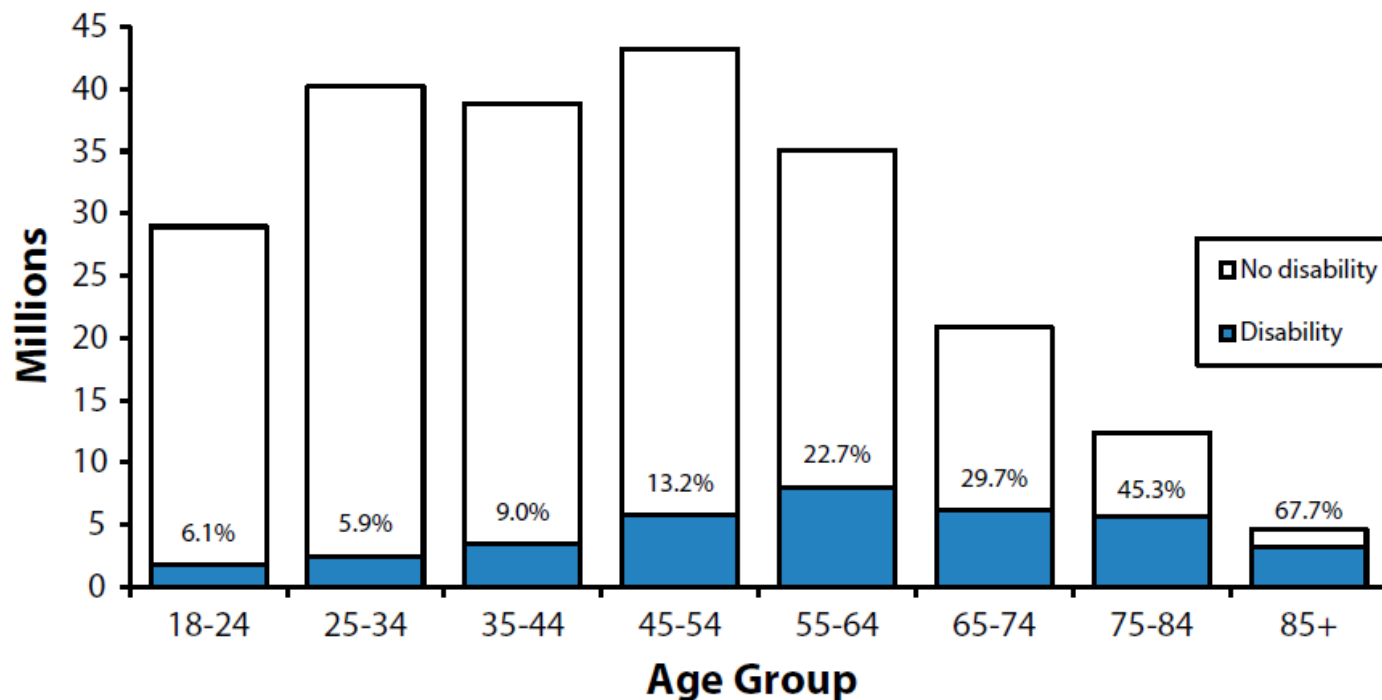


FIGURE 1—Weighted population estimate of adults with disabilities and adults without disabilities by age group: National Health Interview Survey, United States, 2010.



Affordable Care Act

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



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 (MFP)
 - Created Balancing Incentive Program (BIP)
 - Created Alternative Benefit Plan (ABP)



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.



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


<https://nationaldisabilitynavigator.org>

**National Disability Navigator
RESOURCE COLLABORATIVE**

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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](#)

New York

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 \(AR, HI, MA and MD only\)](#)

New York State Exchange

NY State of Health

Phone: (855) 355-5777

Website: www.healthbenefitexchange.ny.gov

Community Outreach Collaborative

Center for Independence of the Disabled, NY

841 Broadway, Suite 301

New York, NY 10003

Phone: (212) 674-2300

CIDNY—Queens

80-02 Kew Gardens Rd. Suite 107

SIGN UP FOR
EMAIL UPDATES

SUBMIT

FIND AN ENROLLMENT
SPECIALIST IN YOUR STATE

NEWS

NDNRC is Now on YouTube

We are excited to announce that the NDNRC now has its own YouTube channel. This channel will archive ... [Read More »](#)

Kaiser Releases New Report on Uninsured

NDNRC to Present on SAMHSA Webinar

BLOG

Resources from Mental Health Association



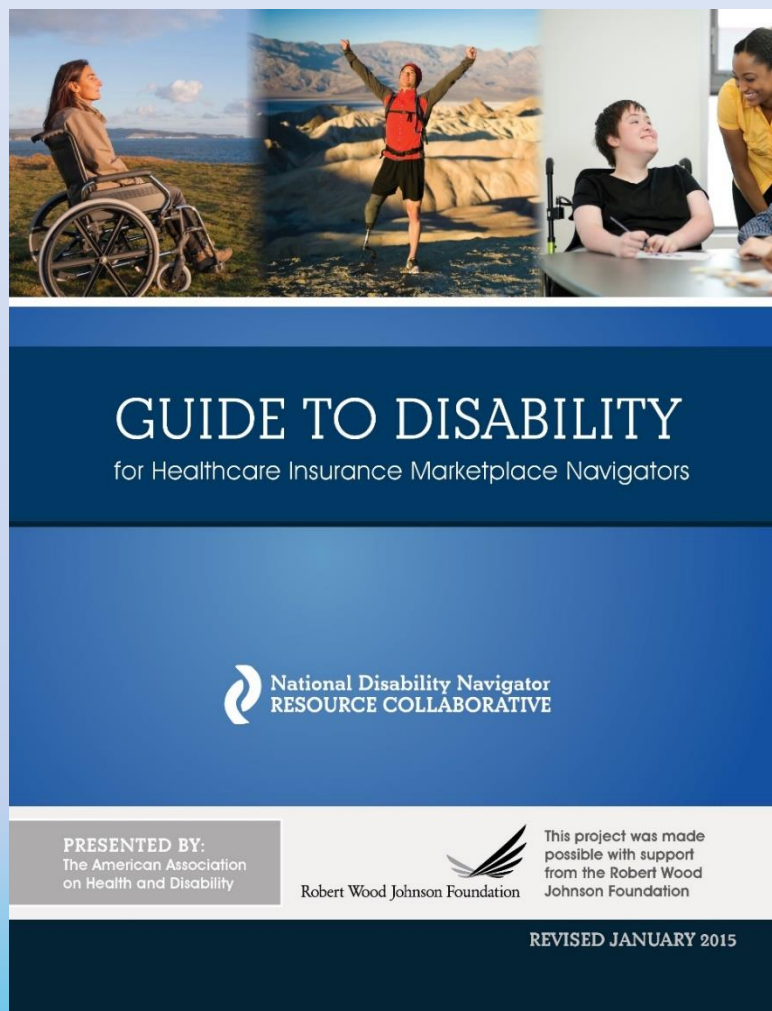
Resources & Links

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



<https://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

<https://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)?

<https://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
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

<https://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

<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>



Fact Sheets

POPULATION SPECIFIC

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Blood Clots
- 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

<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>



Year One Observations

NEEDS BY DISABILITY CATEGORY

1. Deaf and Hard of Hearing
2. Children with Special Health Care Needs
3. Behavioral Health (Mental Health and Substance Use Disorder)
4. Prescription Drug Formularies
5. Rehabilitation and Habilitation Therapies
6. Durable Medical Equipment and Assistive Technologies
7. Coverage for Individuals Newly Receiving SSDI
8. Enrollment Accessibility

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

<https://nationaldisabilitynavigator.org/about/community-outreach-collaboratives/>



Health Insurance Jeopardy!

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



JEOPARDY!

Prescription Drugs	Medical Devices	Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
\$200	\$200	\$200	\$200	\$200	\$200
\$400	\$400	\$400	\$400	\$400	\$400
\$600	\$600	\$600	\$600	\$600	\$600
\$800	\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: Does the QHP have a tiered
prescription medication benefit?



JEOPARDY!

	Medical Devices	Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
	\$200	\$200	\$200	\$200	\$200
	\$400	\$400	\$400	\$400	\$400
	\$600	\$600	\$600	\$600	\$600
	\$800	\$800	\$800	\$800	\$800
	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

The individual is a wheelchair
user



JEOPARDY!

The individual is a wheelchair
user

Question: Does the QHP cover durable
medical equipment (DME)?



JEOPARDY!

	Medical Devices	Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
		\$200	\$200	\$200	\$200
		\$400	\$400	\$400	\$400
	\$600	\$600	\$600	\$600	\$600
	\$800	\$800	\$800	\$800	\$800
	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

The individual indicates that
his condition requires he use a
catheter



The individual indicates that
his condition requires he use a
catheter

Question: Does the QHP cover disposable
medical supplies?



JEOPARDY!

		Rehab and Habilitation Benefits	Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
			\$200	\$200	\$200
			\$400	\$400	\$400
		\$600	\$600	\$600	\$600
		\$800	\$800	\$800	\$800
		\$1000	\$1000	\$1000	\$1000



JEOPARDY!

Consumer uses rehabilitation therapy & says that she has to go repeatedly for it to have any lasting effect



JEOPARDY!

Consumer uses rehabilitation therapy & says that she has to go repeatedly for it to have any lasting effect

Question: Does the QHP put limitations on the number of rehab visits?



JEOPARDY!

			Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
			\$200	\$200	\$200
			\$400	\$400	\$400
			\$600	\$600	\$600
			\$800	\$800	\$800
			\$1000	\$1000	\$1000



JEOPARDY!

When completing enrollment
on the exchange you arrive at
the questions regarding
disability



JEOPARDY!

When completing enrollment
on the exchange you arrive at
the questions regarding
disability

Question: Does the individual want to apply
for Medicaid?



JEOPARDY!

				Summary of Benefits and Coverage	Mental Health
					\$200
					\$400
					\$600
				\$800	\$800
				\$1000	\$1000



JEOPARDY!

The individual is a wheelchair
user



JEOPARDY!

The individual is a wheelchair user

Question: Does the Summary of Benefits and Coverage (SBC) say what the cost will be for services such as durable medical equipment?



JEOPARDY!

					Mental Health
					\$1000



JEOPARDY!





JEOPARDY!

Question: Does the individual need coverage for mental health as they may not self-report to you?



Health Insurance Jeopardy!



Intellectual Disabilities	Mental Illness	Multiple Sclerosis	Paralysis	Veterans	Accessibility
\$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?



	Mental Illness	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	\$2000



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
			\$800	\$800	\$800
			\$1200	\$1200	\$1200
		\$1600	\$1600	\$1600	\$1600
		\$2000	\$2000	\$2000	\$2000



Of the 13 drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for MS, this is the number which are considered 'specialty pharmaceuticals'



Of the 13 drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for MS, this is the number which are considered 'specialty pharmaceuticals'

Question: What is all of them?



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



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?



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



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?



					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?



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



This is one thing you need to think about when assisting a consumer with multiple sclerosis



This is one thing you need to think about when assisting a consumer with multiple sclerosis

Question: What is having materials available in alternative formats (i.e. large print)?



					Accessibility
					\$1200
					\$1600
					\$2000



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?



					Accessibility
					\$1600
					\$2000



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?



					Accessibility
					\$2000



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?



JEOPARDY!

FINAL JEOPARDY

DISABILITY ETIQUETTE



JEOPARDY!

This is the one word that sums up
the best quality you can have
when dealing with anyone with a
disability



JEOPARDY!

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 is on YouTube!!!

YouTube

Health Insurance Jeopardy Part 1 – Prescription Drugs

National Disability Navigator RESOURCE COLLABORATIVE

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

Hello, my name is Karl Cooper and I'm the project manager for the National

Health Insurance Jeopardy Part 1: Prescription Drugs

NDNRC

Channel settings

88 views

Published on Jul 6, 2015

Part 1 in our Series Health Insurance Jeopardy. This video addresses the issues individuals with disabilities face with prescription drugs as you are assisting them enroll in health insurance through the Affordable Care Act Marketplaces.

SHOW MORE

ALL COMMENTS (0)

Up next

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Health Insurance Jeopardy Part 2: Medical Devices
by NDNRC
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by NDNRC
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Health Insurance Jeopardy Part 6: Mental Health
by NDNRC
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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



Affordable Care Act

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

<http://nationaldisabilitynavigator.org/ndnrc-materials/preserve-the-protections-provided-by-the-affordable-care-act/>



Disability Etiquette

People with All Types of Disabilities

- Introduce yourself, offer a handshake.
 - People with limited hand use or those who wear artificial limbs can usually shake hands.
- Always ask before providing assistance.
- Speak directly to the person and not their attendant, interpreter, family member, etc.
- Do not pet service animals without asking the owner first.
- Ask questions if you are unsure how to proceed.



Disability Etiquette

People with Mobility Disabilities

- Do not push/touch a person's wheelchair/scooter without their permission.
- Place yourself at eye level in front of the person's wheelchair to facilitate conversations.

People who are Blind or Low Vision

- Always introduce yourself and anyone else who is present.
- Tell the person if you leave the room. Explain interruptions.
- Offer to read information to the person when appropriate.
- If you are asked to offer guidance, offer your arm so the person can grasp your elbow and proceed at a normal pace. Do not take a person's arm and move them by the elbow.



Disability Etiquette

People who are Deaf or Hard of Hearing

- Get the person's attention before you begin to communicate.
- Let the person establish their preferred method of communication for your conversation. (Ex: lip reading, sign language, note writing.)
- Use gestures and visual cues. (Ex: holding up items that you are discussing.)
- Explain interruptions.



Disability Etiquette

People with Speech and Language Disorders

- Be patient, respectful, and sensitive.
- Do not interrupt or finish the person's sentence.
- If the person uses any assistive technology devices, make sure the devices are within the person's reach.

People with Cognitive or Intellectual Disabilities

- Keep communication simple. Use short sentences and complete one topic before moving to the next.
- If possible, use pictures and visual aids.
- Ask if the person has any questions or if they would like for you to clarify anything.



Disability Etiquette

People with Mental Health or Behavioral Health Disabilities

- If a person seems anxious or agitated, speak calmly and offer to repeat information.
- If a person seems nervous or confused, offer to break things down step-by-step to help them understand.
- Respect a person's choice of language or terminology. For example, if they ask you to refer to something as a “mental health condition” instead of a “mental illness,” listen to their request.



Disability Etiquette

Disability Accessibility and Accommodations

- Parking Lot Accessibility
- Building Accessibility
- Elevator Accessibility
- Ramp Accessibility
- Meeting Room Accessibility
- Restroom Accessibility
- Alternative Formats
- Packaging and Messaging of Materials
- Font Size



How to stay involved

- Sign up to receive NDNRC updates:
<https://nationaldisabilitynavigator.org/>
- NDNRC Archived Newsletters:
<https://nationaldisabilitynavigator.org/category/newsletter/>
- Sign up for AAHD's newsletter:
<https://www.aahd.us/contact/>
- Check out AAHD's Resource Center:
<https://www.aahd.us/resource-center/>

- Karl Cooper, American Association on Health and Disability, kcooper@aahd.us
- Halley Cloud, cloud@cbpp.org
- For general inquiries: beyondthebasics@cbpp.org

A Very Special Thanks To:

The American Association on Health and Disability for developing and presenting this material.



For more information and resources, please visit:
www.healthreformbeyondthebasics.org and nationaldisabilitynavigator.org

This is a project of the Center on Budget and Policy Priorities, www.cbpp.org