



Health Reform: **Beyond the Basics**

healthreformbeyondthebasics.org

Best Practices When Assisting People with Disabilities Enroll in Health Coverage

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

October 31, 2019



- All attendees are muted and in listen-only mode
- To ask a question:
 - Click on the Q&A icon in the control panel at the bottom of your webinar screen
 - Type your question into the box
- We will monitor questions and pause to answer a few during the presentation
- You can also email questions to beyondthebasics@cbpp.org
- All webinars are recorded and will be available for viewing at www.healthreformbeyondthebasics.org



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

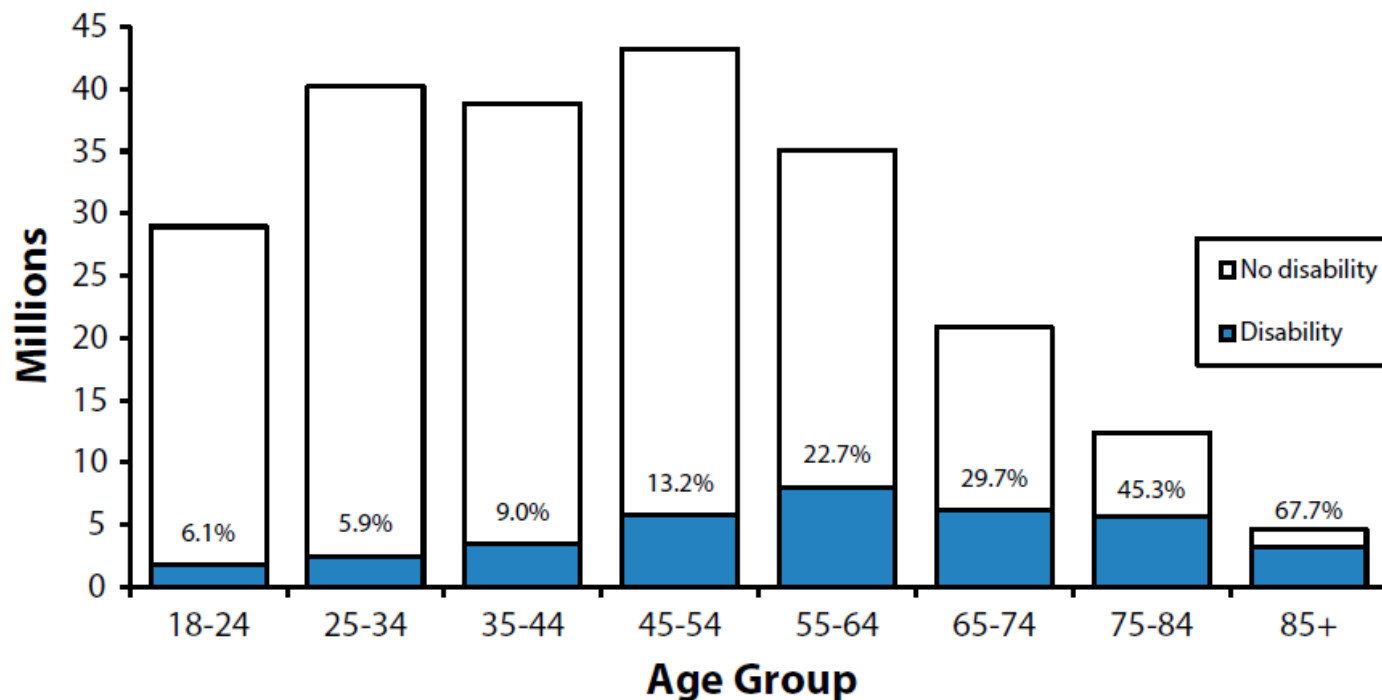


FIGURE 1—Weighted population estimate of adults with disabilities and adults without disabilities by age group: National Health Interview Survey, United States, 2010.



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



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 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






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


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](#)



NDNRC Home Page

FOLLOW US

Repealing the Affordable Care Act (ACA) without a replacement will lead state and local governments to lose about \$48 billion in tax revenue

10:10:03 PM January 09, 2017

Repealing the Affordable Care Act without a replacement will lead states to see a \$1.5 trillion loss of gross state output from 2019-2023

05:37:01 PM January 09, 2017

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RESOURCES

Enrollment: Disability Specific

Enrollment: Mental & Behavioral Health

Enrollment: Populations with Special Health Care Needs

Enrollment: ACA Marketplace and Medicare

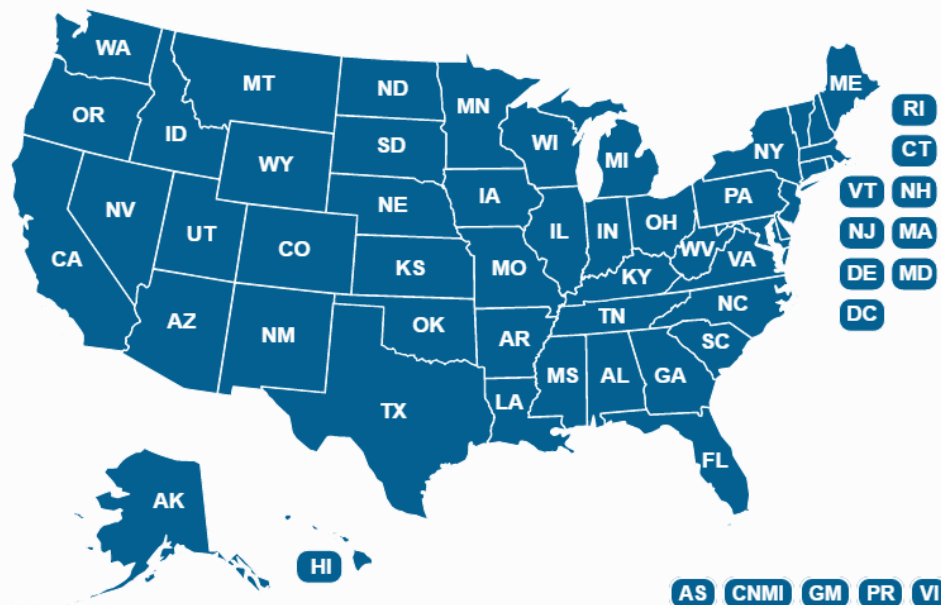
Enrollment: ACA Marketplace and Medicaid

Enrollment: Overview

Enrollment: Statistics

STATE RESOURCE GUIDE

Click on a state to view resource information.



[statelist]

Disability Guide

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 Assistors](#)
- [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
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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



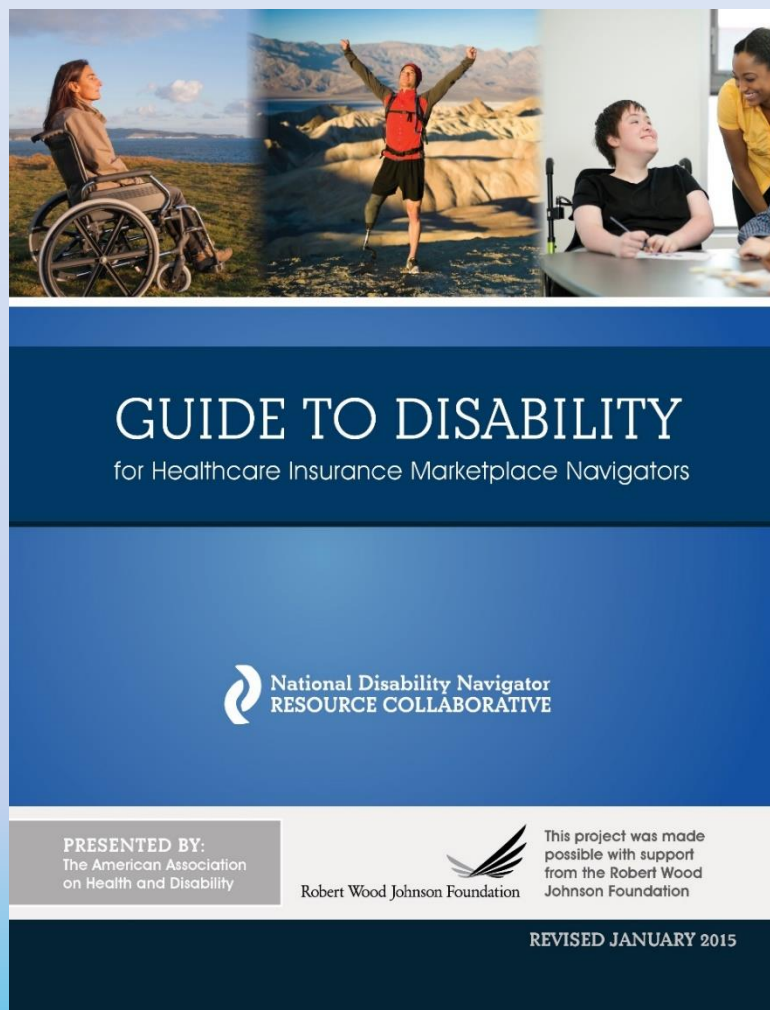
Resources & Links

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/>

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability



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?

<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/>



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- 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/>



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 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!*



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 tells you that he
has tried generic drugs before
and they were ineffective



JEOPARDY!

Pr

The individual tells you that he has tried generic drugs before and they were ineffective

Question: Does the QHP require a patient to try a generic drug first (i.e. “Step Therapy”)?



JEOPARDY!

Pr

The individual uses a motorized wheelchair and complains that her current chair won't keep a charge



JEOPARDY!

The individual uses a motorized wheelchair and complains that her current chair won't keep a charge

Question: Does the QHP cover the repair of DME?



JEOPARDY!

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



Pr
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!

Pr

A family has a 4 year old child
who is non-verbal



JEOPARDY!

Pr

A family has a 4 year old child
who is non-verbal

Question: Does the QHP cover speech
therapies?



JEOPARDY!

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



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

Question: Does the individual want to apply
for Medicaid?



JEOPARDY!

Pr
The individual has a condition
that requires that she takes
drug “X”



JEOPARDY!

Pr
The individual has a condition
that requires that she takes
drug “X”

Question: Does the SBC say what drugs are
covered and what the drug co-pays are?



JEOPARDY!

Pr

(Unknown)



JEOPARDY!

Pr

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



Depression, anxiety, obesity and diabetes



Depression, anxiety, obesity and diabetes

Question: What are some common secondary conditions people with intellectual disabilities encounter?



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?



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?



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?



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 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 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
26 views

Health Insurance Jeopardy Part 3: Rehabilitation & Habilitation
by NDNRC
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Health Insurance Jeopardy Part 4: Medicaid Eligibility
by NDNRC
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Health Insurance Jeopardy Part 5: Summary of Benefits and Coverage
by NDNRC
15 views

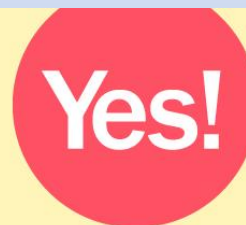
Health Insurance Jeopardy Part 6: Mental Health
by NDNRC
9 views

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ



Outreach Resources

Community Catalyst Outreach Hub is Here!



You can sign up for
health insurance
Nov. 1 - Dec. 15!

Go to
healthcare.gov

#GetCovered

#EnrollByDec15

Learn more in the
NDNRC news

<https://nationaldisabilitynavigator.org/category/news/>



Upcoming Projects

HILA

(Health Insurance Literacy Academy)

The HILA will develop, implement, and evaluate health insurance trainings for CIL staff so that they can empower people with disabilities to make informed decisions regarding private and public health insurance coverage.



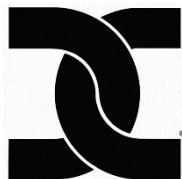
How to stay involved

- 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
- Inna Rubin, irubin@cbpp.org
- For general inquiries: beyondthebasics@cbpp.org

A Very Special Thanks To:

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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