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
Webinar Logistics

- 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.)
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
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.

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.

www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-17/
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?
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

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 comments on how to improve the Affordable Care Act. If you have not done so, please take a moment to participate in this important process.

SIGN UP FOR EMAIL UPDATES

Email
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
Follow @ndnrc

1,180 followers

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.

[Map of the United States with resource links]

Disability Guide  Fact Sheets

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

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

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)?

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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

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/
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/
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!
<table>
<thead>
<tr>
<th>Prescription Drugs</th>
<th>Medical Devices</th>
<th>Rehab and Habilitation Benefits</th>
<th>Medicaid Eligibility</th>
<th>Summary of Benefits and Coverage</th>
<th>Mental Health</th>
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The individual tells you that he has tried generic drugs before and they were ineffective.
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”)?
The individual uses a motorized wheelchair and complains that her current chair won’t keep a charge.
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?
Consumer uses rehabilitation therapy & says that she has to go repeatedly for it to have any lasting effect
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?
A family has a 4 year old child who is non-verbal
A family has a 4 year old child who is non-verbal

Question: Does the QHP cover speech therapies?
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?
The individual has a condition that requires that she takes drug “X”
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?
(Unknown)
Question: Does the individual need coverage for mental health as they may not self-report to you?
Health Insurance Jeopardy!
<table>
<thead>
<tr>
<th>Intellectual Disabilities</th>
<th>Mental Illness</th>
<th>Multiple Sclerosis</th>
<th>Paralysis</th>
<th>Veterans</th>
<th>Accessibility</th>
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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.
<table>
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<th>Question: What is having materials available in alternative formats (i.e. large print)?</th>
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<td>This is one thing you need to think about when assisting a consumer with multiple sclerosis who has low vision.</td>
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</table>
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 is on YouTube!!!

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ
Community Catalyst Outreach Hub is Here!

Open Enrollment starts Nov. 1
1 day to go!

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/
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/
Contact Info

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• Inna Rubin, irubin@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