



National Disability Navigator RESOURCE COLLABORATIVE

What the ACA Means for People with Disabilities
ATAP Conference

Presenter: Karl D. Cooper, Esq.

American Association on Health and Disability

July 15, 2014





American Association on Health and Disability (AAHD)

The mission of AAHD is to advance health promotion and wellness initiatives for children and adults with disabilities.





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

An individual is a wheelchair
user



JEOPARDY!

Pr

An individual is a wheelchair user

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



JEOPARDY!

Prescription Drugs	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	\$400
\$600	\$600	\$600	\$600	\$600	\$600
\$800	\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

Pr An individual uses a motorized wheelchair and complains that her current chair doesn't keep a charge



Pr
An individual uses a motorized
wheelchair and complains that
her current chair doesn't keep
a charge

Question: Does the QHP cover the repair of
DME?



JEOPARDY!

Prescription Drugs	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	\$600
\$800	\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

Pr

An individual has a condition
which requires he use a
catheter



JEOPARDY!

Pr

An individual has a condition
which requires he use a
catheter

Question: Does the QHP cover disposable
medical supplies?



JEOPARDY!

Prescription Drugs	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	\$800
\$1000	\$1000	\$1000	\$1000	\$1000	\$1000



JEOPARDY!

Pr

An individual is an amputee



JEOPARDY!

Pr

An individual is an amputee

Question: Does the QHP cover prosthetics?



JEOPARDY!

Prescription Drugs	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	\$1000



JEOPARDY!

Pr

An individual is an amputee



JEOPARDY!

Pr

An individual is an amputee

Question: Does the QHP put limitations on the number of prosthetics?



What is the NDNRC?

The National Disability Navigator Resource Collaborative (NDNRC) is an initiative of seven 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?



NDNRC Partners



Disability Rights Education & Defense Fund






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




**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



NDNRC Home Page

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RECENT TWEETS

There's still 1 more day to [#GetCovered](#) for Feb 1. Find out more [@ndnrc](#):
<http://t.co/KsSulfgoQ8>

11:06:04 AM January 14, 2014

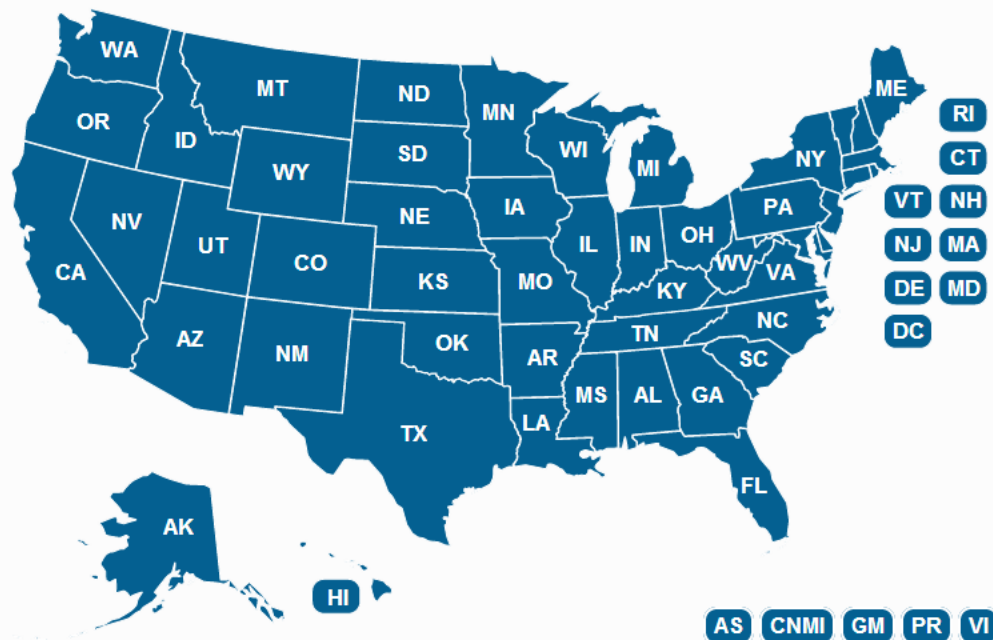
Make sure people with [#disabilities](#) are enrolled in the most appropriate health insurance plan. Register for webinar
<http://t.co/gkGpJ4YqAU>

08:02:25 AM January 14, 2014

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STATE RESOURCE GUIDE

Click on a state to view resource information.

[Disability Guide](#)[Fact Sheets](#)



State Pages

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Alabama

Marketplace Type: Federal

Medicaid Expansion: No

State Specific Fact Sheets

None available at this time

State Enrollment Specialists

- [Navigators](#)
- [Federally Qualified Health Centers](#)
- [In-Person Assisters](#)
- [Connectors \(AR, HI, MA and MD only\)](#)

ALABAMA State Assistive Technology Program

(for a description of the state assistive technology programs, click [here](#))

STAR, Alabama's Assistive Technology Resource

602 S Lawrence St

Montgomery, AL 36104

Phone: 334-293-7012

Phone: 800-782-7656 (In State)

TTY: 1-800-499-1816

Fax: 334-293-7388

Web: <http://www.rehab.alabama.gov/star>

State Specific Resources

- National Academy for State Health Policy (NASHP) – [Eligibility Verification Plan](#)

SIGN UP FOR
EMAIL UPDATES

SUBMIT

FIND AN ENROLLMENT
SPECIALIST IN YOUR STATE

NEWS

Coverage through High Risk Pools Extended through March 2014

We recently reported that the Administration had extended the coverage for the high risk pools to ...

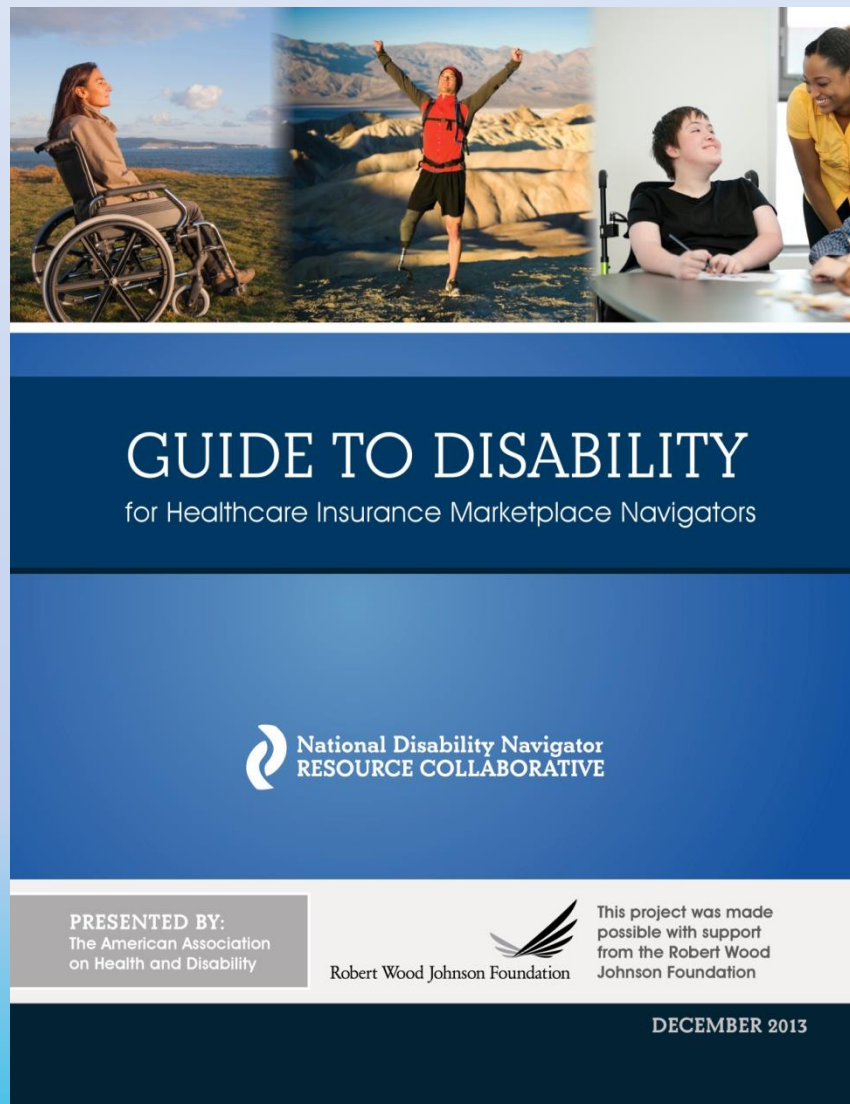
[Read More »](#)

Still Time to Get Enrolled for February 1

CMS Issues Guidance on Individual Policies for Those on the High Risk Pools



Disability Guide





15 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



15 FACT SHEETS

9. Streamlined Marketplace Application Process
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



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



How to stay involved

- Sign up to receive NDNRC updates:
<http://www.nationaldisabilitynavigator.org/>
- 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

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



American Association on Health and Disability

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