



National Disability Navigator RESOURCE COLLABORATIVE

Understanding the Health Coverage Needs of People with Disabilities

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

New York Consumer Navigator Network
February 3, 2015





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.





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?



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

www.nationaldisabilitynavigator.org




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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

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RECENT TWEETS

RT [@BrentThompson33](#): Looking to help people w/ disabilities [#getcovered](#) with the right plan? Join [@ndnrc](#) & [@WhiteHouse](#) Thurs 2pm [http://t.c...](#)
05:24:21 PM January 12, 2015

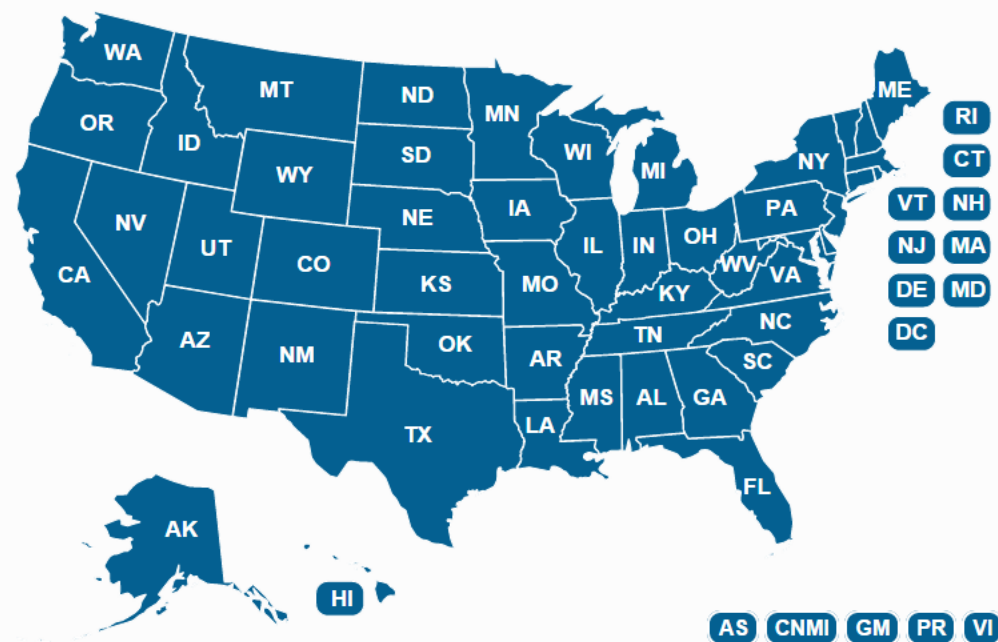
Countdown Jan13th 2pm! Webinar "Guidelines to disability inclusion" REGISTER [http://t.co/MgNDD3RLSe](#) [#inclusionmeans](#) [#disability](#) [#RTthis](#)
07:05:11 PM January 09, 2015

REGISTER [http://t.co/bskVSwnu39](#) for Webinar "Helping Pple W/ Disabilities Gt Healthcare" on Jan15 2pm! [#inclusionmeans](#) [#register](#) [#RTthis](#)
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STATE RESOURCE GUIDE

Click on a state to view resource information.





State Pages

**National Disability Navigator
RESOURCE COLLABORATIVE**

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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

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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 America



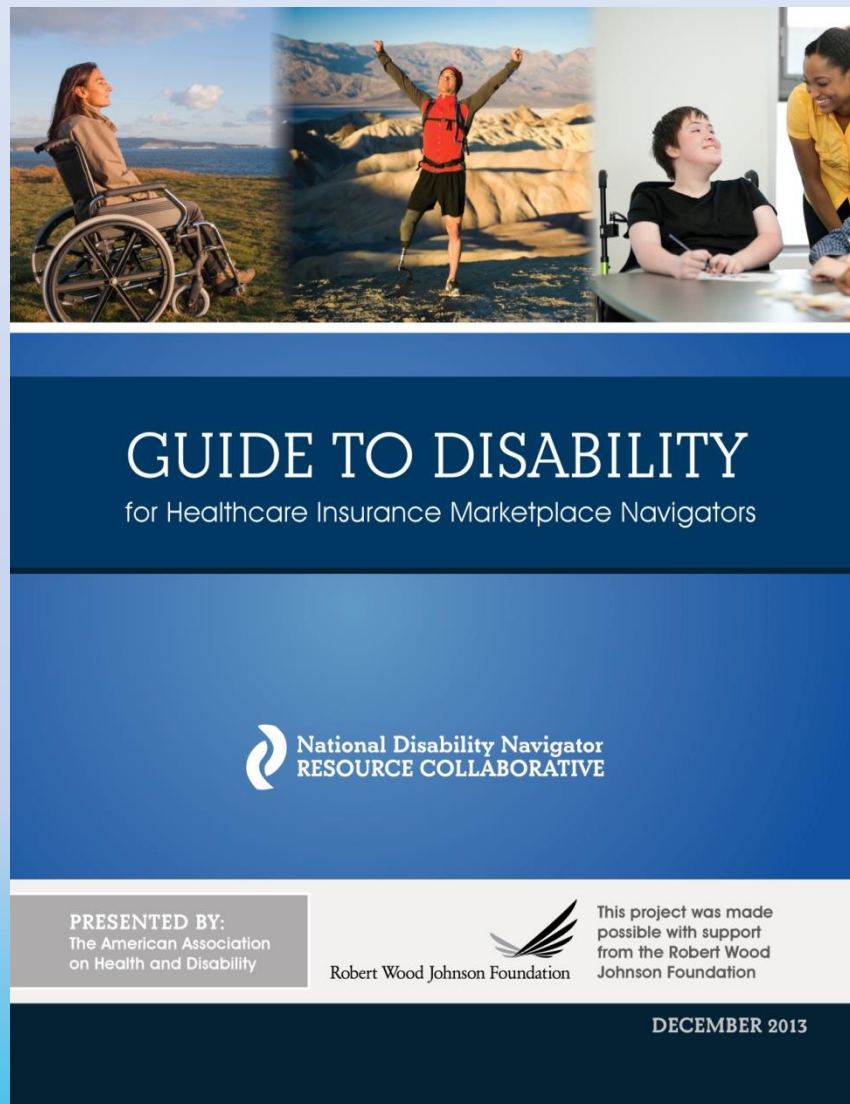
Resources & Links

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





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



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)?



16 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



16 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. Information for Veterans Regarding Department of Veterans Affairs Healthcare



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 has a disability
that causes spasms



JEOPARDY!

Pr

The individual has a disability
that causes spasms

Question: Does the individual take medication
to treat?



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant



JEOPARDY!

Pr

The individual takes a prescription muscle relaxant

Question: How do you find out what medications are covered by the Qualified Health Plan (QHP)?



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!

Pr

The individual takes a
prescription muscle relaxant



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: Does the QHP require pre-authorization for the medications?



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!

	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!

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!

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!

The individual is an amputee



JEOPARDY!

The individual is an amputee

Question: Does the QHP cover prosthetics?



JEOPARDY!

The individual is an amputee



JEOPARDY!

The individual is an amputee

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



JEOPARDY!

		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
		\$800	\$800	\$800	\$800
		\$1000	\$1000	\$1000	\$1000



The individual has limited mobility but indicates that certain therapies have helped her maintain the mobility she does have



The individual has limited mobility but indicates that certain therapies have helped her maintain the mobility she does have

Question: Does the QHP cover rehabilitation therapy?



JEOPARDY!

She tells you she hasn't seen a
physician for the condition in
some time



JEOPARDY!

She tells you she hasn't seen a
physician for the condition in
some time

Question: Does the QHP require pre-
authorization for rehabilitation therapies?



JEOPARDY!

She also said that she has to go repeatedly for it to have any lasting effect



JEOPARDY!

She also said 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!

A family has a child with
developmental disabilities that
affects activities of daily living



JEOPARDY!

A family has a child with developmental disabilities that affects activities of daily living

Question: Does the QHP cover habilitation therapies?



JEOPARDY!

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



JEOPARDY!

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

Question: Does the QHP cover speech
therapies?



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!

The individual answers that
she does have a condition
which limits her activities



The individual answers that
she does have a condition
which limits her activities

Question: What happens to the application and
how are they determined whether they are
Medicaid eligible?



JEOPARDY!

The individual has cerebral palsy and it affects her ability to walk, talk and breathe?



The individual has cerebral palsy and it affects her ability to walk, talk and breathe?

Question: Is she “medically frail”?



JEOPARDY!

The individual does qualify as
“medically frail”



JEOPARDY!

The individual does qualify as
“medically frail”

Question: Does your state offer an Alternative
Benefit Plan (ABP) for the medically frail?



JEOPARDY!

The individual does qualify as
“medically frail” and your state
does have an ABP for that
category



JEOPARDY!

The individual does qualify as
“medically frail” and your state
does have an ABP for that
category

Question: Should the individual enroll in the
ABP or traditional Medicaid?



JEOPARDY!

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



JEOPARDY!

The individual wants to know if
the plan will cover a specialist
that he sees



The individual wants to know if
the plan will cover a specialist
that he sees

Question: Does the Summary of Benefits and
Coverage (SBC) say whether or not the plan
uses a network of providers?



JEOPARDY!

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



JEOPARDY!

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!

The individual uses
rehabilitation therapy



The individual uses rehabilitation therapy

Question: Does the SBC say what the cost will
be for rehabilitation therapies and if there are
limitations?



JEOPARDY!

The individual is a wheelchair
user



JEOPARDY!

The individual is a wheelchair
user

Question: Does the SBC say what the cost will
be for services such as durable medical
equipment?



JEOPARDY!

The SBC is unclear about the coverage of or limitations on durable medical equipment



JEOPARDY!

The SBC is unclear about the coverage of or limitations on durable medical equipment

Question: Where can you get the answers on coverage when not covered in the SBC?



JEOPARDY!

					Mental Health
					\$200
					\$400
					\$600
					\$800
					\$1000



JEOPARDY!

The individual reports that he
has treated for a mental health
diagnosis



JEOPARDY!

The individual reports that he
has treated for a mental health
diagnosis

Question: Does the QHP cover mental health
treatment?



JEOPARDY!

The individual reports that his
prior mental health treatment
required several therapy
sessions a month



JEOPARDY!

The individual reports that his
prior mental health treatment
required several therapy
sessions a month

Question: Does the QHP limit the number of
visits for mental health therapy and is this
permissible under the MHPAEA?



JEOPARDY!

The individual reports that she
has struggled with a drug
addiction in the past



JEOPARDY!

The individual reports that she
has struggled with a drug
addiction in the past

Question: Does the QHP cover substance use
disorder treatment?



JEOPARDY!

The individual reports that this struggle has been ongoing for sometime and it has affected her ability to perform normal daily functions



JEOPARDY!

The individual reports that this struggle has been ongoing for sometime and it has affected her ability to perform normal daily functions

Question: Does chronic substance use disorder qualify an individual as “medically frail”?



JEOPARDY!

Unknown??



JEOPARDY!

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



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



Year Two New Fact Sheets

16. Renewals & Redeterminations
17. Moving from Coverage-to-Care for People with Disabilities
18. Meeting the Communication Needs of Specific Disability Populations
19. Disability Etiquette



Year Two New Fact Sheets

POPULATION SPECIFIC

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Paralysis
- Information for Veterans Regarding
Department of Veterans Affairs Healthcare*



Community Outreach Collaboratives





Community Outreach Collaboratives

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



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

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American Association on Health and Disability

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