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?
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.
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) 855-5777
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
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
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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?
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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)?
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
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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!*
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<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>
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The individual has a disability that causes spasms
The individual has a disability that causes spasms

Question: Does the individual take medication to treat?
The individual takes a prescription muscle relaxant
The individual takes a prescription muscle relaxant

Question: How do you find out what medications are covered by the Qualified Health Plan (QHP)?
The individual takes a prescription muscle relaxant
The individual takes a prescription muscle relaxant

Question: Does the QHP have a tiered prescription medication benefit?
The individual takes a prescription muscle relaxant.
The individual takes a prescription muscle relaxant

Question: Does the QHP require pre-authorization for the medications?
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”)?
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The individual is a wheelchair user
The individual is a wheelchair user

Question: Does the QHP cover durable medical equipment (DME)?
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?
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?
The individual is an amputee
The individual is an amputee

Question: Does the QHP cover prosthetics?
The individual is an amputee
The individual is an amputee

Question: Does the QHP put limitations on the number of prosthetics?
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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?
She tells you she hasn’t seen a physician for the condition in some time
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?
She also said that she has to go repeatedly for it to have any lasting effect
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?
A family has a child with developmental disabilities that affects activities of daily living
A family has a child with developmental disabilities that affects activities of daily living

Question: Does the QHP cover habilitation therapies?
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?
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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 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?
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”? 
The individual does qualify as “medically frail”
The individual does qualify as “medically frail”

Question: Does your state offer an Alternative Benefit Plan (ABP) for the medically frail?
The individual does qualify as “medically frail” and your state does have an ABP for that category.
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?
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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?
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?
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?
The individual is a wheelchair user
The individual is a wheelchair user

Question: Does the SBC say what the cost will be for services such as durable medical equipment?
The SBC is unclear about the coverage of or limitations on durable medical equipment.
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?
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The individual reports that he has treated for a mental health diagnosis.
The individual reports that he has treated for a mental health diagnosis.

Question: Does the QHP cover mental health treatment?
The individual reports that his prior mental health treatment required several therapy sessions a month.
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?
The individual reports that she has struggled with a drug addiction in the past.
The individual reports that she has struggled with a drug addiction in the past

Question: Does the QHP cover substance use disorder treatment?
The individual reports that this struggle has been ongoing for sometime and it has affected her ability to perform normal daily functions.
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”? 
Unknown??
Question: Does the individual need coverage for mental health as they may not self-report to you?
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
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
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

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

www.nationaldisabilitynavigator.org

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