



# 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

Webinar for Connect for Health Colorado

July 23, 2014

Video Recording of Presentation:

<http://www.videoserversite.com/play/C4HCO/3853-understanding-needs-for-disabilities>





# 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 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](http://www.nationaldisabilitynavigator.org)



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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

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



# NDNRC Home Page



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## RECENT TWEETS

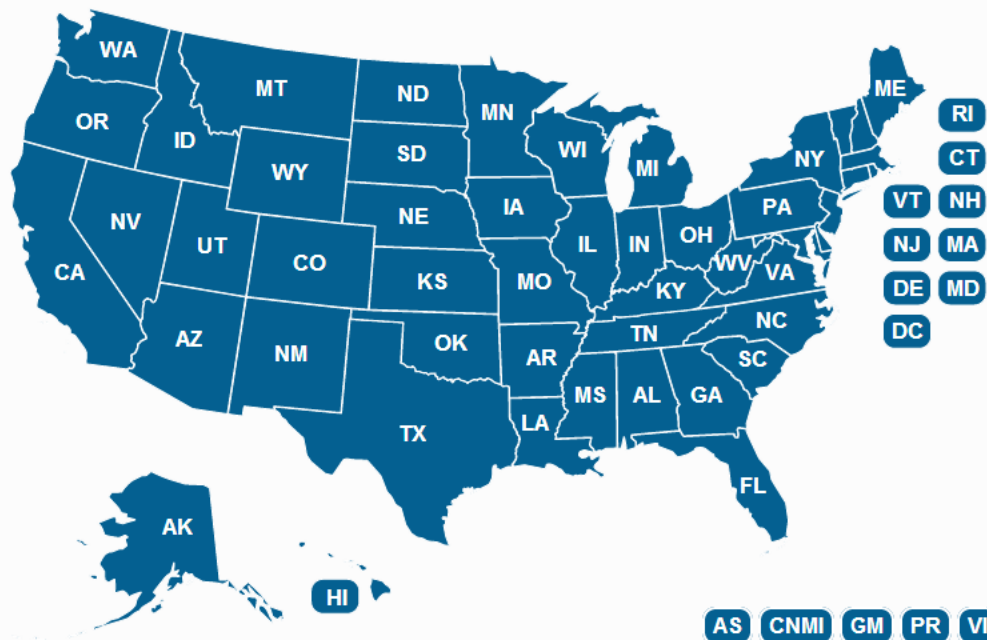
There's still 1 more day to [#GetCovered](#) for Feb 1. Find out more [@ndnrc](#): <http://t.co/KsSulfgoQ8>  
11:06:04 AM January 14, 2014

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.



Select State or Territory

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Disability Guide

Fact Sheets



# State Pages



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## Colorado

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 \(AR, HI, MA and MD only\)](#)

### Colorado State Exchange

Connect for Health Colorado

Phone: (855) 752-6749

Website: [connectforhealthco.com](http://connectforhealthco.com)

### NDNRC Partner Organization State Affiliates

[State and Local Affiliates for NAMI \(National Alliance on Mental Illness\)](#)

[Local Chapters for the National Multiple Sclerosis Society](#)

[Local Chapters for The Arc](#)

### Colorado State Assistive Technology Program

(for a description of these programs, click [here](#))

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SUBMIT

FIND AN ENROLLMENT  
SPECIALIST IN YOUR STATE

### NEWS

CMS Releases Medicaid Enrollment Data for May 2014

Today, the Centers for Medicare & Medicaid Services (CMS) released the Eligibility ... [Read More »](#)

Enroll America Conference Presentations Available

CMS Issues Guidance on Re-Enrollment

### BLOG

New Resources on the NDNRC





# 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



## GUIDE TO DISABILITY

for Healthcare Insurance Marketplace Navigators



**PRESENTED BY:**  
The American Association  
on Health and Disability

Robert Wood Johnson Foundation



This project was made  
possible with support  
from the Robert Wood  
Johnson Foundation

DECEMBER 2013

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?
- 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)?



# 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
9. Streamlined Marketplace Application Process



# 15 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



# Health Insurance Jeopardy!

*It's not about the answer.  
It's about asking the right question!*



# JEOPARDY!

<b>Prescription Drugs</b>	<b>Medical Devices</b>	<b>Rehab and Habilitation Benefits</b>	<b>Medicaid Eligibility</b>	<b>Summary of Benefits and Coverage</b>	<b>Mental Health</b>
\$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!

	<b>Medical Devices</b>	<b>Rehab and Habilitation Benefits</b>	<b>Medicaid Eligibility</b>	<b>Summary of Benefits and Coverage</b>	<b>Mental Health</b>
	\$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





# JEOPARDY!

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?



The individual is an amputee



# JEOPARDY!

The individual is an amputee

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



# JEOPARDY!

		<b>Rehab and Habilitation Benefits</b>	<b>Medicaid Eligibility</b>	<b>Summary of Benefits and Coverage</b>	<b>Mental Health</b>
		\$200	\$200	\$200	\$200
		\$400	\$400	\$400	\$400
		\$600	\$600	\$600	\$600
		\$800	\$800	\$800	\$800
		\$1000	\$1000	\$1000	\$1000



# JEOPARDY!

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



# JEPARDY!

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 child with  
autism



# JEOPARDY!

A family has a child with  
autism

Question: Does the QHP cover ABA therapies?





# JEOPARDY!

			<b>Medicaid Eligibility</b>	<b>Summary of Benefits and Coverage</b>	<b>Mental Health</b>
			\$200	\$200	\$200
			\$400	\$400	\$400
			\$600	\$600	\$600
			\$800	\$800	\$800
			\$1000	\$1000	\$1000



# JEOPARDY!

When completing enrollment on Healthcare.gov you arrive at the question for a condition which causes a limitation



# JEOPARDY!

When completing enrollment on Healthcare.gov you arrive at the question for a condition which causes a limitation

Question: Does the individual want to apply for Medicaid?



# JEOPARDY!

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



# JEOPARDY!

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

Question: What happens to their Healthcare.gov 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?



# JEOPARDY!

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!

				<b>Summary of Benefits and Coverage</b>	<b>Mental Health</b>
				\$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



# JEOPARDY!

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



# JEOPARDY!

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?



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!

					<b>Mental Health</b>
					\$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?



# 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](http://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](mailto:kcooper@aahd.us)



American Association on Health and Disability

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