Helping Consumers Pick a Plan That Will Meet Their Health Needs
Presenter: Karl D. Cooper, Esq.
American Association on Health and Disability
February 26, 2014
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 Partners

AAPD
Disability Rights Education & Defense Fund

American Association on Health and Disability

National Multiple Sclerosis Society

For people with intellectual and developmental disabilities

National Alliance on Mental Illness

United Spinal Association

National Disability Navigator Resource Collaborative
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NDNRC Home Page

www.nationaldisabilitynavigator.org

National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
Disability Guide
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Fact Sheet #1

Comparing Health Plans’ Benefits and Coverage Summaries
Health Insurance Jeopardy!

It’s not about the answer. It’s about asking the right question!
## Summary of Benefits and Coverage

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I WANT TO KNOW IF THE PLAN WILL COVER A SPECIALIST THAT I SEE
I WANT TO KNOW IF THE PLAN WILL COVER A SPECIALIST THAT I SEE

Question: Does the SBC say whether or not the plan uses a network of providers?
I HAVE A CONDITION THAT REQUIRES THAT I TAKE DRUG “X”
I HAVE A CONDITION THAT REQUIRES THAT I TAKE DRUG “X”

Question: Does the SBC say what drugs are covered and what the drug co-pays are?
YOUR CLIENT IS A WHEELCHAIR USER
YOUR CLIENT IS A WHEELCHAIR USER

Question: Does the SBC say what the cost will be for services such as durable medical equipment?
YOUR CLIENT SEEMS TO HAVE DIFFICULTY WITH ACTIVITIES OF DAILY LIVING
YOUR CLIENT SEEMS TO HAVE DIFFICULTY WITH ACTIVITIES OF DAILY LIVING

Question: Does the SBC say what the cost will be for services such as home health care or rehabilitation services?
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Question: Does the SBC say what your costs will be for services such as mental or behavioral health inpatient and outpatient services, and substance use disorder inpatient and outpatient services?
Fact Sheet #2

Getting and Using Health Plan Evidence of Coverage
Fact Sheet #3

Using Health Plan Customer Services To Learn Scope of Coverage
Contact Us

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