



National Disability Navigator RESOURCE COLLABORATIVE

Helping Consumers Pick a Plan That Will Meet Their Health Needs

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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



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





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

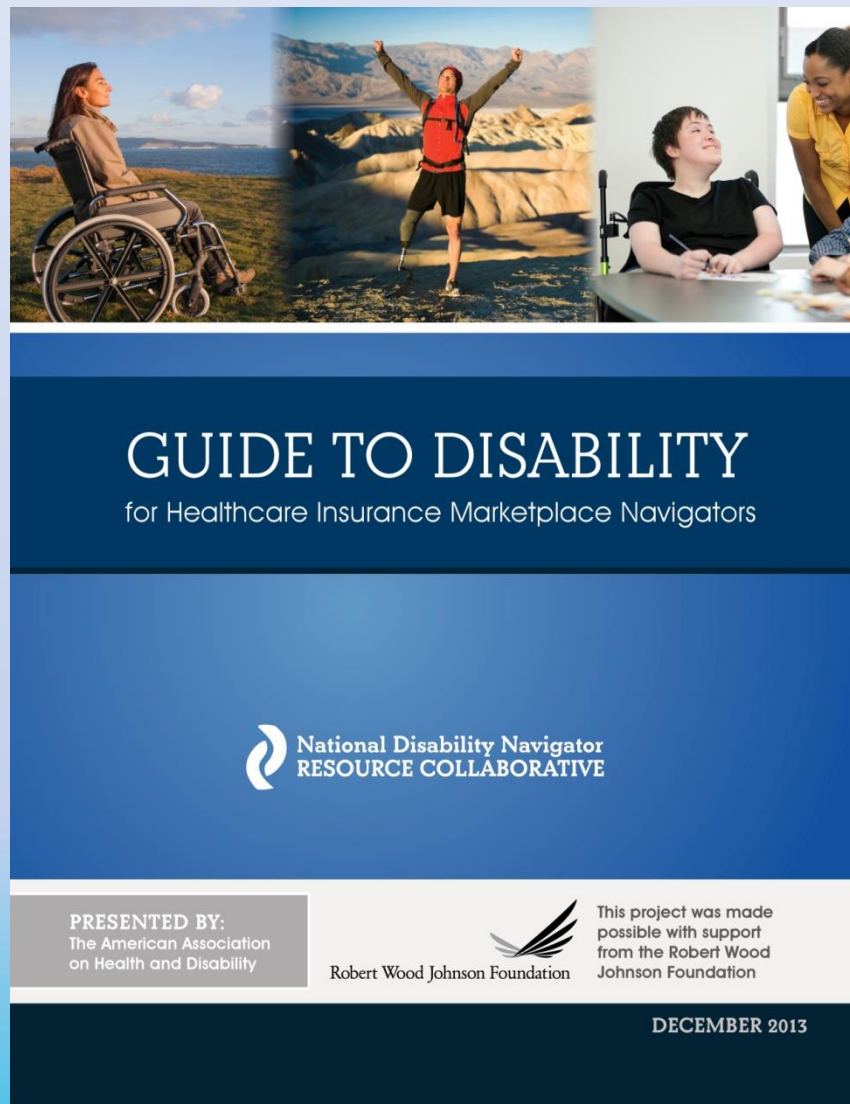
Share Your Story How You #GetCovered

Yesterday in our "News to Use," we posted a link to a CMS tool where individuals can submit

SIGN UP FOR
EMAIL UPDATES



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



17 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. Mental Health and Substance Abuse Parity
5. Streamlined application
6. Process for Medicaid eligibility
7. Determination of “medically frail” status for Medicaid
8. Rehabilitation benefits
9. Habilitation benefits
10. Devices benefits (e.g. Durable medical equipment, including wheelchairs)



17 FACT SHEETS

11. Pharmacy benefits
12. Lack of detail and specificity in “summary of benefits and coverage” document
13. Application of Sections 504 and 508 civil rights protections to navigators and to certified application counselors
14. Referral lists and resource lists
15. Navigators are required to have ties to the community – local disability organizations and navigators-connectors-assisters should collaborate for the best interest of potential applicants with disabilities
16. Medical supplies
17. Message to persons on Medicaid home and community-based services waiver waiting lists



17 FACT SHEETS

NEWEST RESOURCES!!!

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	Evidence of Coverage	Customer Service	Mental Health and Substance Abuse Parity	Medicaid Eligibility	Rehab and Habilitation Benefits
\$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!

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



JEOPARDY!

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?



JEOPARDY!

I HAVE A CONDITION THAT
REQUIRES THAT I TAKE
DRUG “X”



JEOPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

YOUR CLIENT SEEMS TO
HAVE DIFFICULTY WITH
ACTIVITIES OF DAILY LIVING



JEOPARDY!

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?



JEOPARDY!

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JEOPARDY!

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?



17 FACT SHEETS

NEWEST RESOURCES!!!

Fact Sheet #2

Getting and Using Health Plan Evidence of Coverage



17 FACT SHEETS

NEWEST RESOURCES!!!

Fact Sheet #3

Using Health Plan Customer Services To Learn Scope of Coverage



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