



# National Disability Navigator RESOURCE COLLABORATIVE

Enrolling People with Disabilities  
in Health Insurance Marketplaces

Presenter: Karl D. Cooper, Esq.

February 6, 2014





# 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.



American Association on Health and Disability



# 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



American Association on Health and Disability



National  
Multiple Sclerosis  
Society



**The Arc**

*For people with intellectual  
and developmental disabilities*



National Alliance on Mental Illness



**United Spinal  
Association**



# 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.**



# Who is the NDNRC designed to help?

The NDNRC is meant to assist the CMS funded navigator programs as well as other enrollment specialists, such as state-based navigators, connectors, assisters and certified application counselors. However, the NDNRC will also develop the material with a consumer friendly approach so that it will be of use to disability advocates and consumers with disabilities who are enrolling in a health insurance plan.



# NDNRC Home Page

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



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CONVERSATIONS

NDNRC MATERIALS

RESOURCES & LINKS

CONTACT US

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



# NDNRC Home Page



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## RECENT TWEETS

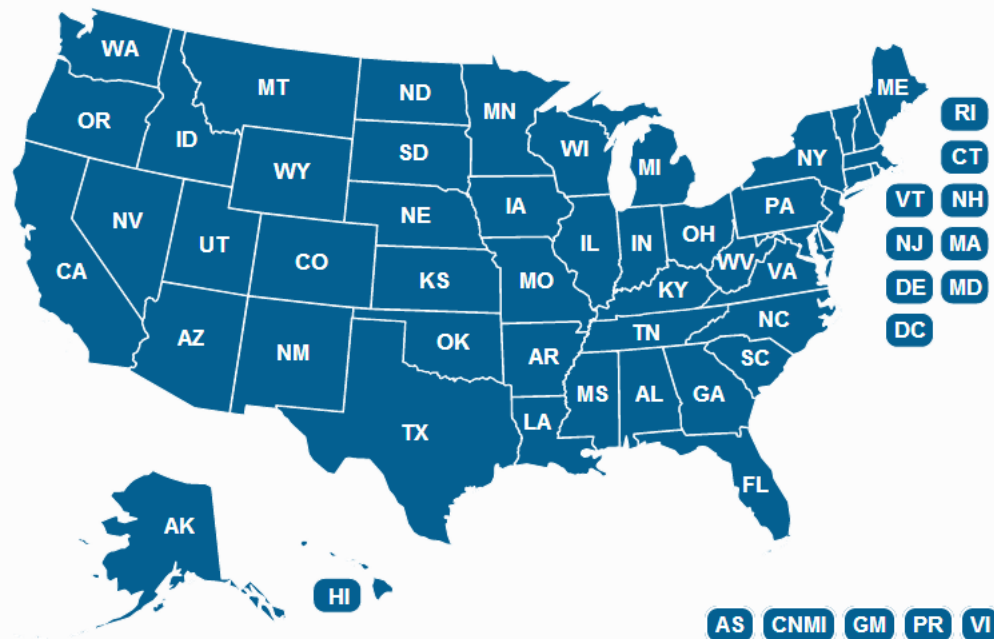
There's still 1 more day to [#GetCovered](#) for Feb 1. Find out more [@ndnrc](#): <http://t.co/KsSulfqoQ8>  
11:06:04 AM January 14, 2014

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

GO

Disability Guide

Fact Sheets





# State Pages



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## Alabama

Marketplace Type: Federal

Medicaid Expansion: No

### State Specific Fact Sheets

None available at this time

### State Enrollment Specialists

- [Navigators](#)
- [Federally Qualified Health Centers](#)
- [In-Person Assisters](#)
- [Connectors \(AR, HI, MA and MD only\)](#)

### ALABAMA State Assistive Technology Program

(for a description of the state assistive technology programs programs, click [here](#))

STAR, Alabama's Assistive Technology Resource

602 S Lawrence St

Montgomery, AL 36104

Phone: 334-293-7012

Phone: 800-782-7656 (In State)

TTY:1-800-499-1816

Fax: 334-293-7388

Web: <http://www.rehab.alabama.gov/star>

### State Specific Resources

- National Academy for State Health Policy (NASHP) – [Eligibility Verification Plan](#)

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SUBMIT

FIND AN ENROLLMENT  
SPECIALIST IN YOUR STATE

### NEWS

Coverage through High Risk Pools Extended through March 2014

We recently reported that the Administration had extended the coverage for the high risk pools to ...


[Read More »](#)

Still Time to Get Enrolled for February 1

CMS Issues Guidance on Individual Policies for Those on the High Risk Pools



# Resources & Links

**National Disability Navigator  
RESOURCE COLLABORATIVE**

[Register](#) [Log In](#)

## Resources & Links

### State Disability Resources

#### Enrollment Resources – Disability Specific

- The Arc – [Toolkit](#)
- Association of University Centers on Disabilities – [ACA Implementation Update \(9/24/13\)](#)
- American Occupational Therapy Association – [Draft Questions on Rehabilitation and Habilitation benefits](#)
- National Health Law Program (NHeLP) – [Marketplace Accessibility for Individuals with Disabilities](#)
- American Public Human Services Association – [Disability Benefits 101](#)

#### Enrollment Resources – Mental Health and Behavioral Health

- SAMHSA - [Enrollment Readiness Webinar \(2/28/13\)](#)
- National Council for Behavioral Health – [ABCs of Enrollment \(10/31/13\)](#)
- Mental Health America – [Qualified Health Plan Worksheet](#)

#### Enrollment Resources – Populations with Special Health Care Needs

- American Heart Association - [Cover All Americans Toolkit](#)
- National Health Council – [Preparing Staff and Patients for Exchange Enrollment \(7/17/13\)](#)
- National Health Council - [Application Checklist](#)

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SPECIALIST IN YOUR STATE**

#### NEWS

##### Kaiser Releases State-By-State Enrollment Statistics

Recently, the Kaiser Family Foundation released enrollment data for each of the 50 states (plus DC). ... [Read More »](#)

##### Judge Rules State Cannot Enforce Restrictions on Navigators

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##### Commonwealth Fund Report Highlights Survey of Consumer Experiences

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#### BLOG

New Resources Available on



# 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

## GUIDE TO DISABILITY

### ACKNOWLEDGMENTS

The National Disability Navigator Resource Collaborative (NDNRC) is a project of the American Association on Health and Disability (AAHD). AAHD wishes to thank the Robert Wood Johnson Foundation for making this project possible due to their grant. This guide was prepared by the Disability Rights Education and Defense Fund (DREDF). A special thanks also goes to Mary Lou Breslin and Sylvia Yee from DREDF for their work on this guide. The mission of the NDNRC is to provide cross-disability information and support to Navigators and other enrollment specialists thereby ensuring that people with disabilities receive accurate information when selecting and enrolling in insurance through the Affordable Care Act Marketplaces. Therefore, AAHD also wants to thank our organizational partners from bringing their unique disability perspective to the NDNRC and this guide. The NDNRC organizational partners are:

- American Association on Health and Disability (AAHD)
- American Association of People with Disabilities (AAPD)
- Disability Rights Education and Defense Fund (DREDF)
- NAMI (National Alliance on Mental Illness)
- National Multiple Sclerosis Society (NMSS)
- The Arc
- United Spinal Association (USA)

AAHD also wishes to express our thanks to policy experts both inside and outside the federal government for their review and suggestions.

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

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# Disability Guide

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- 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
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- 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)?



# 17 FACT SHEETS

## NEW RESOURCE!!!

### Fact Sheet #1

## Comparing Health Plans' Benefits and Coverage Summaries





# 17 FACT SHEETS

1. Comparing Health Plans' Benefits and Coverage Summaries
2. Mental Health and Substance Abuse parity
3. Using Health Plan Customer Service
4. Streamlined application
5. Process for Medicaid eligibility
6. Determination of "medically frail" status for Medicaid
7. Rehabilitation benefits
8. Habilitation benefits
9. Devices benefits (e.g. Durable medical equipment, including wheelchairs)
10. Pharmacy benefits



# 17 FACT SHEETS

11. Lack of detail and specificity in “summary of benefits and coverage” document
12. Application of Sections 504 and 508 civil rights protections to navigators and to certified application counselors
13. Referral lists and resource lists
14. “Evidence of coverage” document
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



# 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)

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