

# Behavioral Health is Essential To Health



Prevention Works



Treatment is Effective



People Recover



# Helping People With Disabilities Get the Health Care Coverage They Need



# Today's Agenda

3

- ➔ Presentation by Karl Cooper, *Understanding the Health Coverage Needs of People with Disabilities*
- ➔ Q&A
- ➔ Reminder to complete evaluation

# Presenter Bio and Presentation Overview

4

- ➔ Presenter: Karl D. Cooper, Esq., Project Manager, American Association on Health and Disability
  - Mr. Cooper has spent most of his professional career addressing the needs of individuals with disabilities, including:
    - Pro-bono advocacy for those affected by physical and developmental disabilities , helping consumers navigate the complex areas of employment, education, health insurance and Medicaid
    - Working in the policy departments of the National Disability Rights Network (NDRN) and the National Association of States United for Aging and Disabilities (NASUAD)
    - Currently serving on the Maryland Health Benefit Exchange's Standing Advisory Committee and the Executive Committee for the Disability Section of the American Public Health Association (APHA)
- ➔ Mr. Cooper's presentation will highlight the National Disability Navigator Resource Collaborative (NDNRC), it's leadership in conducting outreach to the disability community to encourage insurance enrollment, and questions a person with a disability needs to think about when he or she is considering his or her health care options in the ACA Marketplace.



# **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 SAMHSA

January 20, 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?



# NDNRC Partners








# 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)

**National Disability Navigator  
RESOURCE COLLABORATIVE**

My Account Logout

HOME ABOUT US 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

SIGN UP FOR  
EMAIL UPDATES



# NDNRC Home Page

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## RECENT TWEETS

RT @BrentThompson33: Looking to help people w/ disabilities [#getcovered](#) with the right plan? Join [@ndnrc](#) & [@WhiteHouse](#) Thurs 2pm [http://t.c...](#)  
05:24:21 PM January 12, 2015

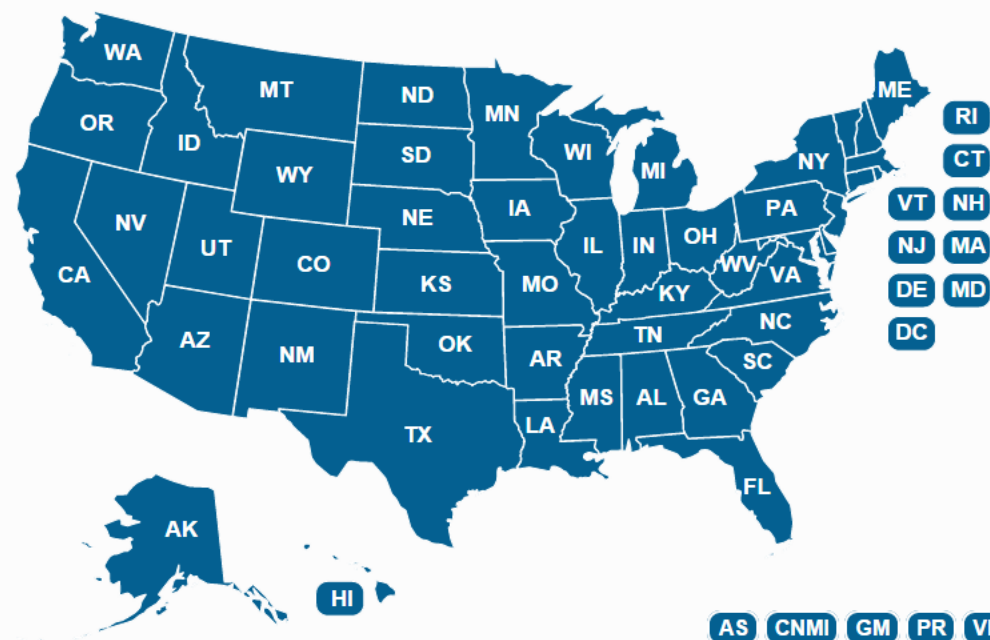
Countdown Jan13th 2pm! Webinar "Guidelines to disability inclusion" REGISTER [http://t.co/MgNDD3RLSe](#) [#inclusionmeans](#) [#disability](#) [#RTthis](#)  
07:05:11 PM January 09, 2015

REGISTER [http://t.co/bskVSwnu39](#) for Webinar "Helping Pple W/ Disabilities Gt Healthcare" on Jan15 2pm! [#inclusionmeans](#) [#register](#) [#RTthis](#)  
05:00:59 PM January 09, 2015

Follow [@ndnrc](#) 88 followers

## STATE RESOURCE GUIDE

Click on a state to view resource information.





# State Pages

[My Account](#)[Logout](#)

## 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)

### Community Outreach Collaborative

Family Voices Colorado

7323 S. Alton Way, Unit A

Centennial, CO 80112

Phone: (303) 733-3000

Website: [www.familyvoicesco.org](http://www.familyvoicesco.org)

### 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](#)

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SUBMIT

FIND AN ENROLLMENT  
SPECIALIST IN YOUR STATE

### NEWS

NDNRC Hosting Webinar with  
White House Representative

Webinar: Helping People with  
Disabilities Get the Healthcare  
Coverage They Need Date & Time: ...  
[Read More »](#)

NDNRC Releases New Fact Sheet  
on Multiple Sclerosis

NDNRC Releases New Fact Sheet  
on Intellectual Disability

### BLOG

State Medicaid Expansion  
Update

NDNRC Releases New Fact Sheet  
& Announces Upcoming Fact



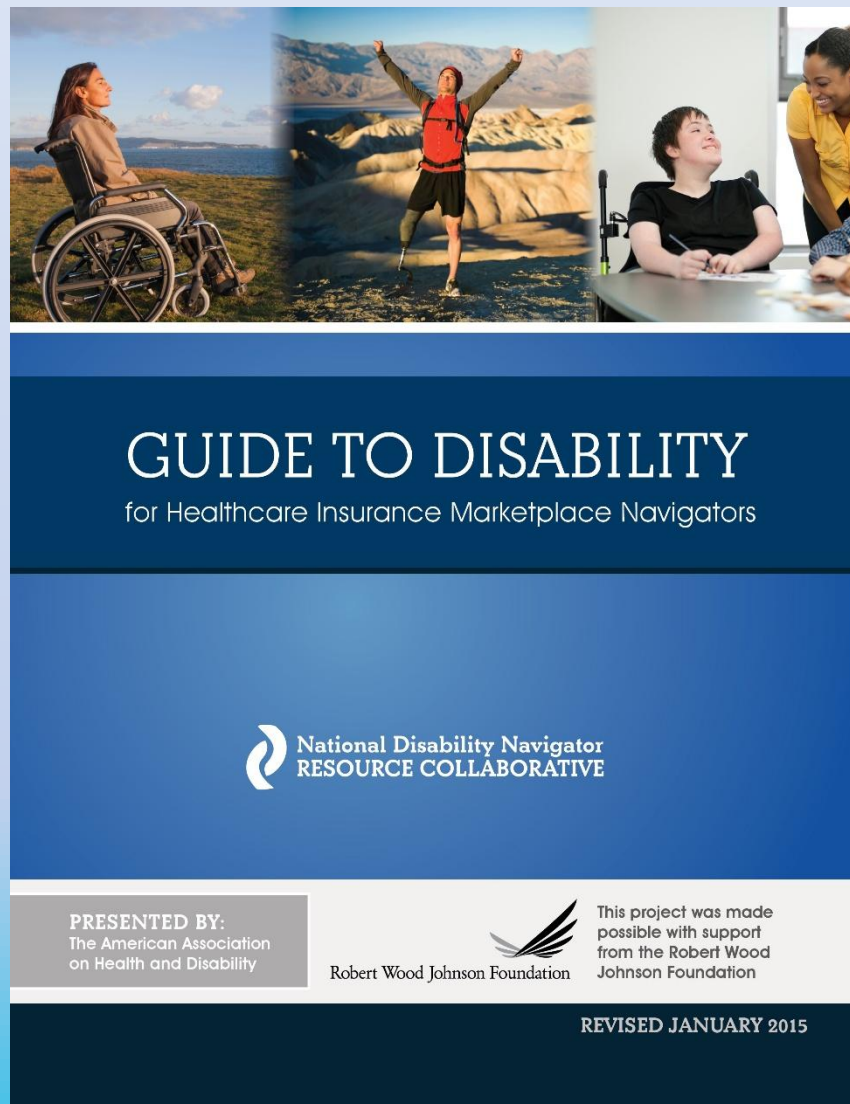
# Resources & Links

## 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



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)?



# 16 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



# 16 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
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!*



# 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





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



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?



# JEOPARDY!

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



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?



# 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





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?



			Medicaid Eligibility	Summary of Benefits and Coverage	Mental Health
			\$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



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



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!

				Summary of Benefits and Coverage	Mental Health
				\$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





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?



# JEOPARDY!

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?





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?



# Year One Observations

## 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



# Year Two New Fact Sheets

- 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



# Year Two New Fact Sheets

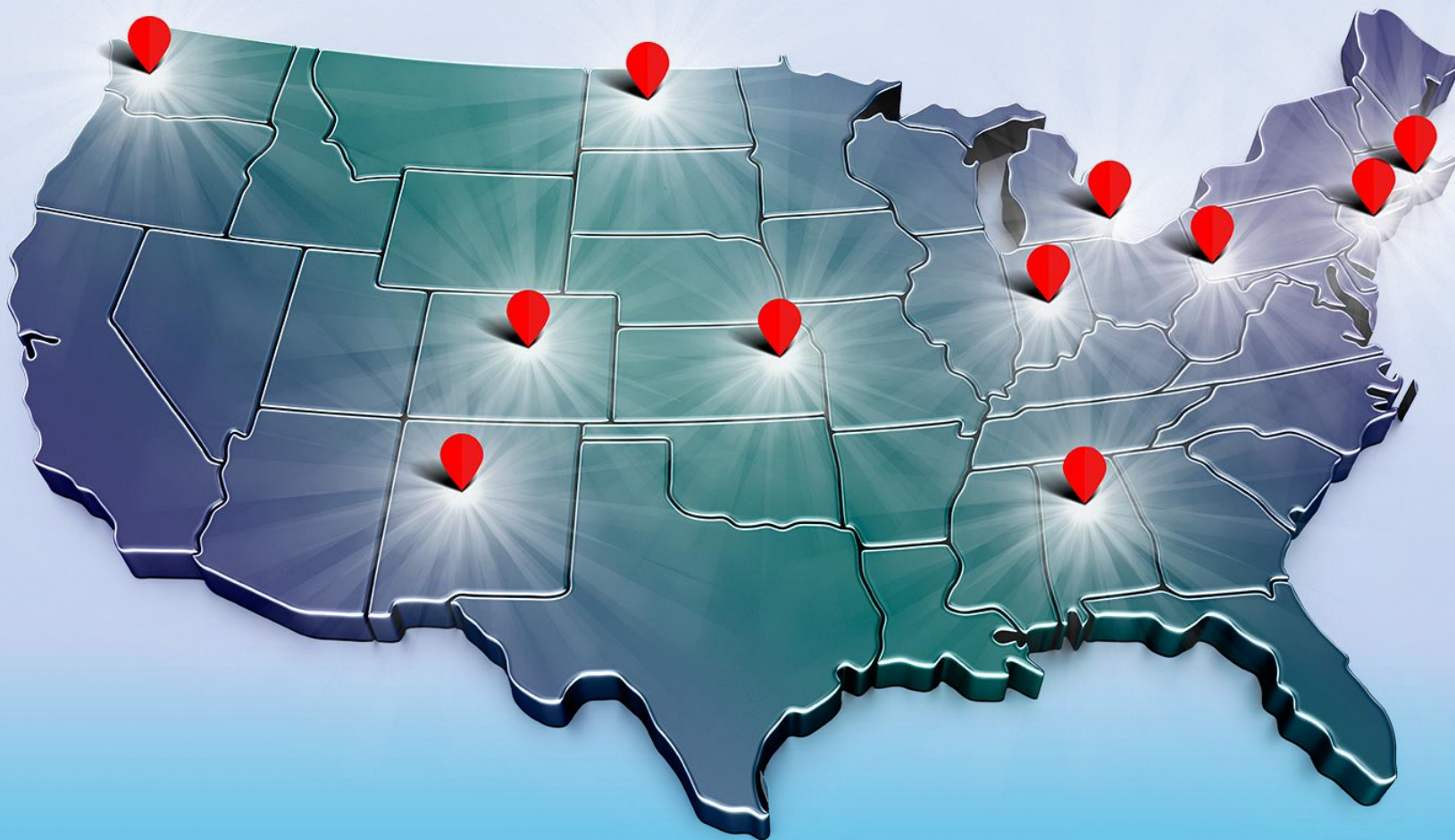
## POPULATION SPECIFIC

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







# 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

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Rockville, MD 20850

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1 Choke Cherry Road

Rockville, MD 20857

1-877-SAMHSA-7 (1-877-726-4727)

[mariel.lifshitz@samhsa.hhs.gov](mailto:mariel.lifshitz@samhsa.hhs.gov)

# THANK YOU

92

**Reminder:**  
**Please fill out your evaluation**