



National Disability Navigator RESOURCE COLLABORATIVE

Health Insurance Jeopardy in Year 2 of Open Enrollment: Double Jeopardy

Presenter: Karl D. Cooper, Esq.
American Association on Health and Disability

AIRS CONFERENCE 2015

Dallas, TX

May 29, 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.

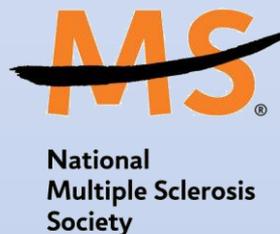
Who is the NDNRC?



NDNRC Partners



AUTISM SPEAKS®
It's time to listen.



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



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HOME

ABOUT US

CONVERSATIONS

NDNRC MATERIALS

RESOURCES & LINKS

CONTACT US

Cross-disability information and support for Navigators and other enrollment specialists

OUR MISSION



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

Email

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



NDNRC Home Page

FOLLOW US

Including Young Children with Disabilities in High-Quality Early Childhood Programs

<http://t.co/5yYA6ypdMI>

08:50:07 PM May 21, 2015

Check out this week's @ndnrc newsletter which includes resources to assist with ACA enrollment: <http://t.co/yFzQRka63e>

10:30:35 AM May 15, 2015

Follow us TODAY to get access to an exusive interview with our AAHD director!!!

08:00:34 PM May 14, 2015

Follow @ndnrc 543 followers



RESOURCES

Enrollment: Disability Specific

Enrollment: Mental & Behavioral Health

Enrollment: Populations with Special Health Care Needs

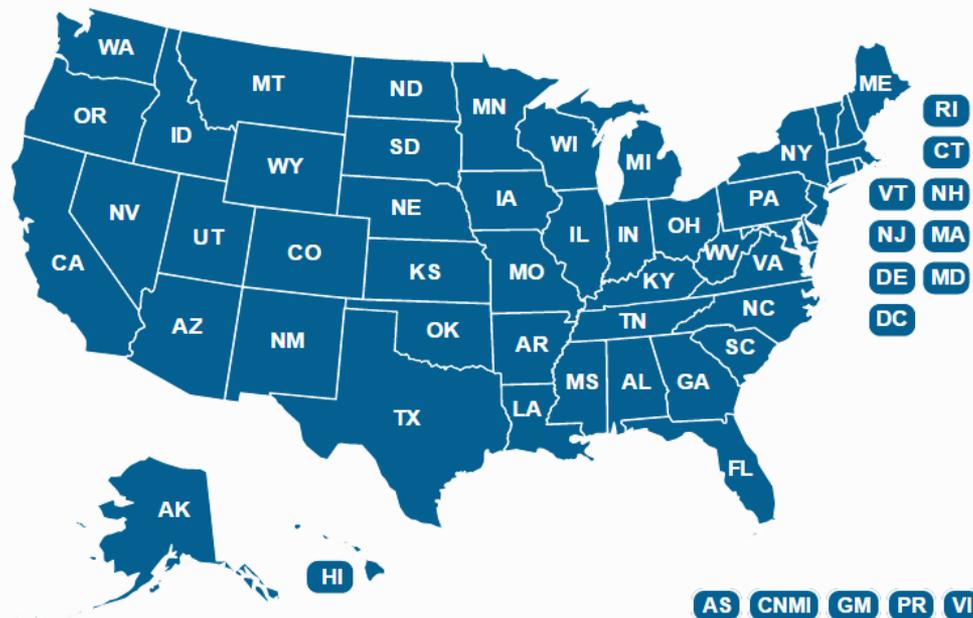
Enrollment: ACA Marketplace and Medicare

Enrollment: ACA Marketplace and Medicaid

Enrollment: Overview

STATE RESOURCE GUIDE

Click on a state to view resource information.



Select State or Territory



State Pages

My Account Logout

New York

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

New York State Exchange

NY State of Health

Phone: (855) 355-5777

Website: www.healthbenefitexchange.ny.gov

Community Outreach Collaborative

Center for Independence of the Disabled, NY

841 Broadway, Suite 301

New York, NY 10003

Phone: (212) 674-2300

CIDNY—Queens

80-02 Kew Gardens Rd. Suite 107

SIGN UP FOR
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SUBMIT

FIND AN ENROLLMENT
SPECIALIST IN YOUR STATE

NEWS

NDNRC is Now on YouTube

We are excited to announce that the NDNRC now has its own YouTube channel. This channel will archive ... [Read More »](#)

Kaiser Releases New Report on Uninsured

NDNRC to Present on SAMHSA Webinar

BLOG

Resources from Mental Health America



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



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*



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. Moving from Coverage-to-Care for People with Disabilities
17. Disability Etiquette

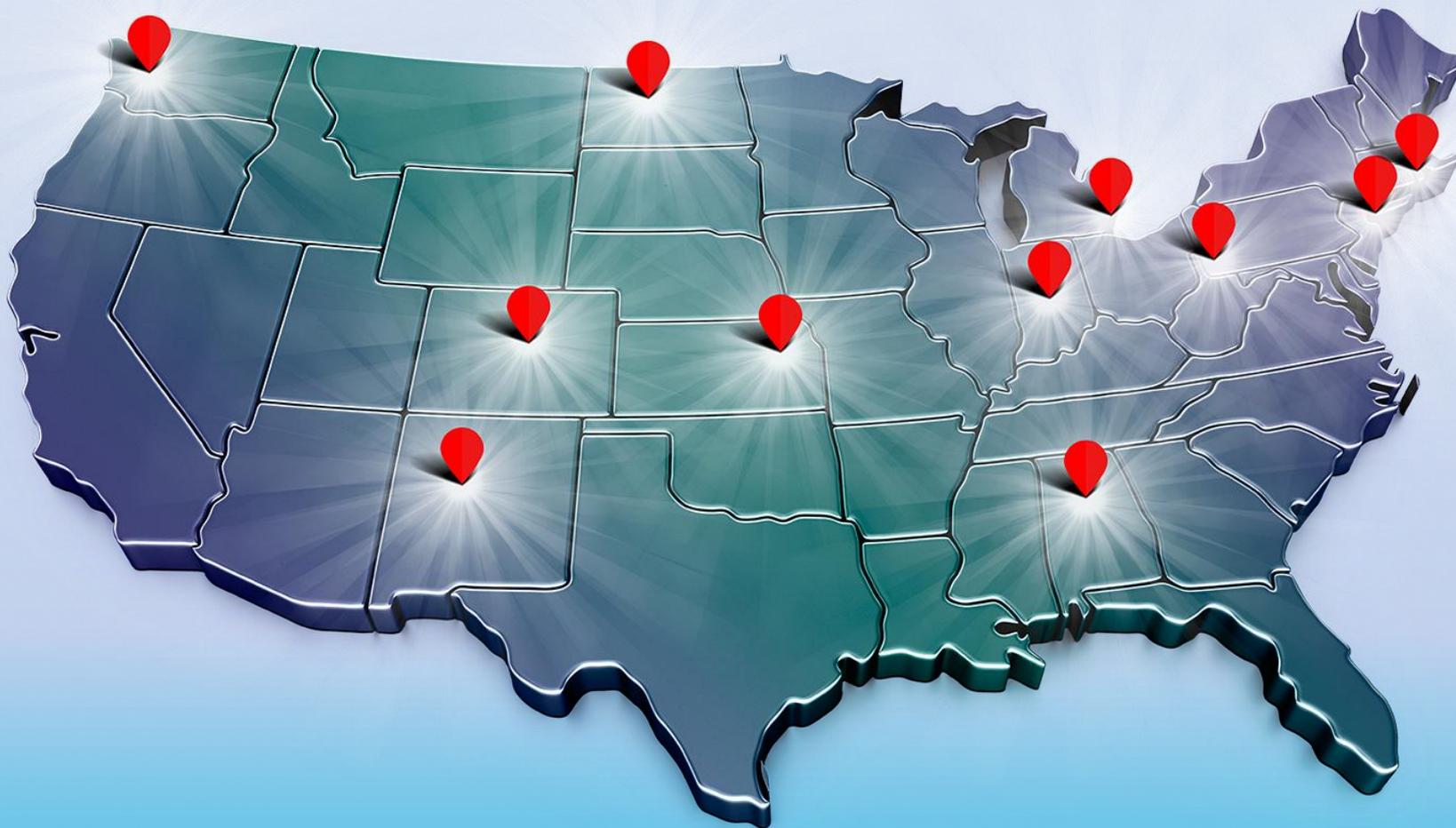
POPULATION SPECIFIC

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Information for Veterans Regarding Department of Veterans Affairs Healthcare*



Community Outreach Collaboratives

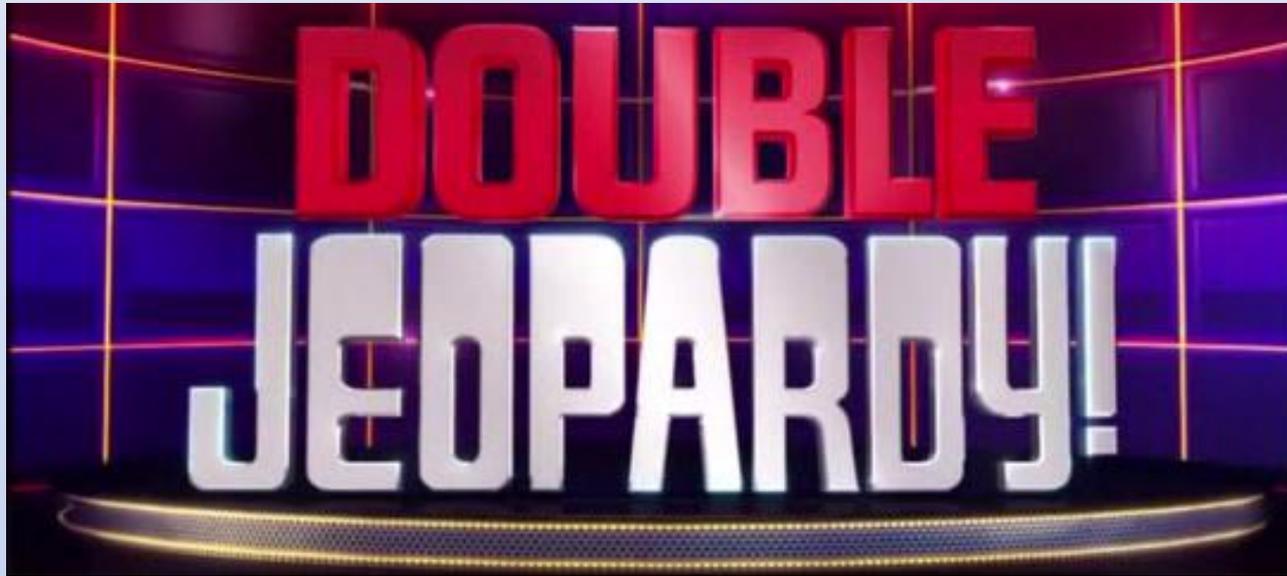


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Community Outreach Collaboratives

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



Health Insurance Jeopardy!

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



Intellectual Disabilities	Mental Illness	Multiple Sclerosis	Paralysis	Veterans	Accessibility
\$400	\$400	\$400	\$400	\$400	\$400
\$800	\$800	\$800	\$800	\$800	\$800
\$1200	\$1200	\$1200	\$1200	\$1200	\$1200
\$1600	\$1600	\$1600	\$1600	\$1600	\$1600
\$2000	\$2000	\$2000	\$2000	\$2000	\$2000



Ir
D

ty

Autism Spectrum Disorder (ASD),
Cerebral Palsy (CP), Attention Deficit
Hyperactivity Disorder (ADHD),
Seizures, and Mental Illness



Ir
D

Autism Spectrum Disorder (ASD), Cerebral Palsy (CP), Attention Deficit Hyperactivity Disorder (ADHD), Seizures, and Mental Illness

ty

Question: What are some common co-occurring conditions for people with intellectual disabilities?



Depression, anxiety, obesity and diabetes



Depression, anxiety, obesity and diabetes

Question: What are some common secondary conditions people with intellectual disabilities encounter?



Ir
D

More than 80% of U.S. medical school students report receiving no clinical training regarding people with ID

ty



Ir
D

More than 80% of U.S. medical school students report receiving no clinical training regarding people with ID

ty

Question: Who are the physicians they see and are they in the network of providers?



Ir
D

ty

Physical, occupational,
behavioral, and speech



Ir
D

ty

Physical, occupational, behavioral, and speech

Question: What are common therapies used
by people with intellectual disabilities?



Ir
D

Therapies that help with basic social skills; fine motor skills to help dress themselves; how to administer his/her own medication safely; and how to use a phone

ty



Ir
D

Therapies that help with basic social skills; fine motor skills to help dress themselves; how to administer his/her own medication safely; and how to use a phone

ty

Question: What are examples of habilitation therapies for people with intellectual disabilities?



	Mental Illness	Multiple Sclerosis	Paralysis	Veterans	Accessibility
	\$400	\$400	\$400	\$400	\$400
	\$800	\$800	\$800	\$800	\$800
	\$1200	\$1200	\$1200	\$1200	\$1200
	\$1600	\$1600	\$1600	\$1600	\$1600
	\$2000	\$2000	\$2000	\$2000	\$2000



Psychiatrist; Psychologist; Psychiatric or
Mental Health Nurse Practitioner; Mental
Health Nurse; Social Worker; Licensed
Professional Counselor; Peer Specialist



Psychiatrist; Psychologist; Psychiatric or
Mental Health Nurse Practitioner; Mental
Health Nurse; Social Worker; Licensed
Professional Counselor; Peer Specialist

Question: Who are the type of providers that
individuals with mental illness see?



Anti-depressants; Anti-anxiety medications; Mood stabilizers; Anti-psychotic medications; and Stimulant medications



Anti-depressants; Anti-anxiety medications; Mood stabilizers; Anti-psychotic medications; and Stimulant medications

Question: What are common drugs prescribed for people with mental illness?



Cognitive Behavioral Therapy (CBT), Dialectical Behavioral Therapy (DBT), Cognitive Enhancement Therapy (CET), Psychodynamic Therapy, individual psychotherapy, group therapy and family therapy



Cognitive Behavioral Therapy (CBT), Dialectical Behavioral Therapy (DBT), Cognitive Enhancement Therapy (CET), Psychodynamic Therapy, individual psychotherapy, group therapy and family therapy

Question: What are some common therapies utilized by people with mental illness?



Substance Use Disorders



Substance Use Disorders

Question: What is a common co-occurring condition for people with mental illness?



Lack of network adequacy/limited
provider networks; lack of parity
in coverage



Lack of network adequacy/limited provider networks; lack of parity in coverage

Question: What are common issues with mental health treatment in qualified health plans?



		Multiple Sclerosis	Paralysis	Veterans	Accessibility
		\$400	\$400	\$400	\$400
		\$800	\$800	\$800	\$800
		\$1200	\$1200	\$1200	\$1200
		\$1600	\$1600	\$1600	\$1600
		\$2000	\$2000	\$2000	\$2000



This is the type of doctor
that diagnoses & treats MS



This is the type of doctor
that diagnoses & treats MS

Question: What is a Neurologist?



These are the tests used to help diagnose MS and are an important component of monitoring disease progression



These are the tests used to help diagnose MS and are an important component of monitoring disease progression

Question: What are Periodic Magnetic Resonance Imaging (MRIs)?



As of March 2014, this is the number of drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for many people with relapsing forms of MS



As of March 2014, this is the number of drugs approved by the U.S. Food and Drug Administration (FDA) which are available to reduce disease activity and disease progression for many people with relapsing forms of MS

Question: What is 11?



Of those 11 drugs, this is the number of MS disease modifying therapies which are considered ‘specialty pharmaceuticals’



Of those 11 drugs, this is the number of MS disease modifying therapies which are considered 'specialty pharmaceuticals'

Question: What is all of them?



Bladder problems, infections, bowel dysfunction, depression, dizziness and vertigo, emotional changes, fatigue, itching, pain, sexual dysfunction, spasticity, tremors, and walking difficulties



Bladder problems, infections, bowel dysfunction, depression, dizziness and vertigo, emotional changes, fatigue, itching, pain, sexual dysfunction, spasticity, tremors, and walking difficulties

Question: What are common symptoms that patients with MS seek treatment for?



			Paralysis	Veterans	Accessibility
			\$400	\$400	\$400
			\$800	\$800	\$800
			\$1200	\$1200	\$1200
			\$1600	\$1600	\$1600
			\$2000	\$2000	\$2000



Stroke, multiple sclerosis,
spinal chord injury, traumatic
brain injury, cerebral palsy and
spina bifida



Stroke, multiple sclerosis,
spinal chord injury, traumatic
brain injury, cerebral palsy and
spina bifida

Question: What are some common causes of
paralysis?



This is the type of doctor who specializes in physical medicine and rehabilitation



This is the type of doctor who specializes in physical medicine and rehabilitation

Question: What is a Physiatrist?



This is the difference in therapies
between someone born with
paralysis v. someone who is
paralyzed later in life



This is the difference in therapies
between someone born with
paralysis v. someone who is
paralyzed later in life

Question: What is habilitation v.
rehabilitation?



In addition to rehab/hab therapies, these are other critical healthcare services a person with paralysis needs to have access to



In addition to rehab/hab therapies, these are other critical healthcare services a person with paralysis needs to have access to

Question: What are durable medical equipment & disposable medical supplies?



Infections, bladder & bowel
management, chronic pain,
respiratory health and
depression



Infections, bladder & bowel management, chronic pain, respiratory health and depression

Question: What are some common secondary conditions for people with paralysis?



				Veterans	Accessibility
				\$400	\$400
				\$800	\$800
				\$1200	\$1200
				\$1600	\$1600
				\$2000	\$2000



These are the veterans whose
healthcare meets the minimum
essential coverage requirements
under the ACA



These are the veterans whose
healthcare meets the minimum
essential coverage requirements
under the ACA

Question: What is any veteran enrolled in the
VA's healthcare system?



This is the minimum active duty requirements for veterans who enlisted after September 7, 1980



This is the minimum active duty requirements for veterans who enlisted after September 7, 1980

Question: What is 24 months?



This is the number of priority groups used to determine who gets access to VA healthcare services



This is the number of priority groups used to determine who gets access to VA healthcare services

Question: What is 8?



This is the rating for service-connected disabilities where the veteran pays no copays for any care regardless of whether related to a service-connected disability or not



This is the rating for service-connected disabilities where the veteran pays no copays for any care regardless of whether related to a service-connected disability or not

Question: What is a veteran who is rated by the VA at 50 percent or greater for their service-connected disabilities?



These are the family members
of a veteran who are eligible
for VA healthcare



These are the family members
of a veteran who are eligible
for VA healthcare

Question: Who are dependents of a veteran
who has a service-connected disability and has
been rated by the VA as permanently and
totally disabled?



					Accessibility
					\$400
					\$800
					\$1200
					\$1600
					\$2000



This is one thing you need to think about when assisting a consumer with paralysis



This is one thing you need to think about when assisting a consumer with paralysis

Question: What is building accessibility?



This is one thing you need to think about when assisting a consumer with multiple sclerosis



This is one thing you need to think about when assisting a consumer with multiple sclerosis

Question: What is having materials available in alternative formats (i.e. large print)?



This is one thing you need to think about when assisting a consumer with intellectual disabilities



This is one thing you need to think about when assisting a consumer with intellectual disabilities

Question: What is asking questions that verify the person understands the information?



This is one thing you need to think about when assisting a consumer with mental illness



This is one thing you need to think about when assisting a consumer with mental illness

Question: What is educating yourself about mental health conditions?



This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing



This is one thing you need to think about when assisting a consumer who is deaf or hard of hearing

Question: What is that individual's preferred method of communication?



FINAL JEOPARDY

DISABILITY ETIQUETTE



This is the one word that sums up
the best quality you can have
when dealing with anyone with a
disability



This is the one word that sums up
the best quality you can have
when dealing with anyone with a
disability

Question: What is RESPECT?



Ongoing Challenges

1. Limited provider networks
2. Limited formularies
3. Discriminatory pharmacy design
4. Plan transparency
5. High out-of-pocket costs
6. Confusion on the definition of “rehabilitation” and “habilitation” services and supports
7. Confusion on the coverage of prosthetic devices and durable medical equipment
8. Confusion about coordinating exchange coverage with Medicare and Medicaid.
9. Delays in getting plan information once they are enrolled
10. Communication Issues for deaf and hard of hearing



How to stay involved

- Sign up to receive NDNRC updates:
<http://www.nationaldisabilitynavigator.org/>
- NDNRC Archived Newsletters:
<http://www.nationaldisabilitynavigator.org/category/newsletter/>
- 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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American Association on Health and Disability

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A project of the American Association on Health and Disability