National Disability Navigator RESOURCE COLLABORATIVE

Getting the Right Health Care:
How We Can Help You
Presenter: Karl D. Cooper, Esq.
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National Disability Navigator Resource Collaborative
A project of the American Association on Health and Disability
Upcoming Events

- United Spinal’s Roll on Capitol Hill
  – June 22-25, 2014
- [http://www.unitedspinal.org/events/roll-on-capitol-hill/](http://www.unitedspinal.org/events/roll-on-capitol-hill/)
United Spinal Association/ American Association on Health and Disability (AAHD)

United Spinal Association’s mission is to improve the quality of life of all people living with spinal cord injuries and disorders (SCI/D).

The mission of AAHD is to advance health promotion and wellness initiatives for children and adults with disabilities.
The NDNRC came out of a concern of disability organizations that navigators would not have a sufficient knowledge base to assist individuals with disabilities as they made healthcare enrollment decisions. At the Health Task Force of the Consortium for Citizens with Disabilities or CCD, several of these organizations began discussing ways to reach out to the navigators to provide technical assistance and better prepare them for assisting this population of consumers. So...

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

As you can see, one of the main strengths of the collaborative is in the cross disability makeup of the partners.
It is estimated when the Affordable Care Act was passed in 2010 that 3.5 million people between the ages of 16 and 65 were uninsured and also had pre-existing medical conditions and/or disabilities. These individuals will face multiple options when enrolling for health coverage under the Affordable Care Act, including Medicaid in their state, possible Medicaid buy-in in their state, possible Medicaid expansion in their state, and Exchange-Marketplace insurance coverage. As you can see on the slide, it is the mission of the NDNRC 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.
Note the URL

Drop Down Menus
- About Us has Partners & Friends
- Conversations: Ask a Question, FAQs & Blog
- Materials: Guide & Fact Sheets

Slider: Features (Guide, Partners, Mission)
Blog: where we will be featuring stories & highlighting resources & trends

Registration notation
Twitter handle = @ndnrc

Bottom of home page is the state map...
State page lists:
- Marketplace type
- Medicaid Expansion
- SBM – contact info
- All – AT Program contact info
- State Enrollment Specialists (navigators for FFM states)

As of now 19 states have State Specific Resources (Alabama, Arkansas, Colorado, Connecticut, Illinois, Kansas, Louisiana, Maryland, Massachusetts, Montana, Nebraska, New York, Pennsylvania, South Carolina, Texas, Utah, Virginia, Washington and Wisconsin)

State Specific News & in future – state specific fact sheets
Resources & Links

State Disability Resources

Enrollment Resources – Disability Specific
- The Arc – Track
- Association of University Centers on Disabilities – Disability in Higher Education
- Autism Spectrum Disability Advocacy – Grant inventory on interventions and transitions
- Center for Health Law Program
- Michigan Academy for Teachers with Disabilities
- National Alliance on Independent Living

Enrollment Resources – Mental Health and Behavioral Health
- ADAAG – Development for Individuals with Disabilities
- National Center for Behavioral Health – Access to Mental Health

Enrollment Resources – Populations with Special Health Care Needs
- American Heart Association – Great American Heart Fair
- National Health Council – Symposium on Access to Care Service Excellence
- American Academy of Pediatrics

News
- Report Released Status for State Enrollment Statistics
- Research on the Process of Access to Medicaid for Children
- Judge Rules in State’s Favor
- Evidence Restrictions on Preadmission
- Consumer Health Plan Report

Links
- New Resources Available on...
Enrollment Resources – Disability Specific: Many of these are from our partner and friend organizations, such as a toolkit from The Arc and draft questions on rehabilitation and habilitation benefits from the American Occupational Therapy Association.

Enrollment Resources – Mental Health and Behavioral Health: This includes resources from SAMSHA, National Counsel for Behavioral Health and Mental Health America.

Enrollment Resources – Populations with Special Health Care Needs: In this section you can find resources from the American Heart Association and the National Health Council.

Enrollment Resources – ACA Marketplace and Medicare: These next two categories have resources from CMS as well as organizations specific to each program such as The National Council on Aging and the National Senior Citizens Law Center for Medicare and the National Academy for State Health Policy for Medicaid.

Enrollment Resources – ACA Marketplace and Medicaid

Enrollment Resources – Overview: Is our largest category and a special note is a navigator resource guide that was put in October out by The Georgetown University Ctr. on Health Insurance Reforms which is also a program funded by RWJF.

Enrollment Statistics: This is our newest category and contains reach information recently put out by the Kaiser Family Foundation with enrollment statistics.

Affordable Care Act (ACA) Resources – Government: Includes basic resources from healthcare.gov, HHS and CMS’s Spanish resources.

Affordable Care Act (ACA) Enrollment Resources: This includes links to organizations that have been assisting and encouraging enrollment.
As I mentioned earlier one of the resources that we are most excited about is the Disability Guide. It was released couple weeks ago and provides information to navigators and other enrollment specialists about special considerations people with disabilities face as they shop for healthcare coverage.
RWJF
Mary Lou Breslin & Sylvia Yee from DREDF
• **Introduction** – The disability guide is meant to supplement the training for navigators that was put out by CMS and act as a Disability 101 for people helping with enrollment

• **What Are the Purposes of the Supplemental Disability Guide?** - Provides the objectives of the guide as strengthening disability literacy, helping identify and provide appropriate accommodations and assisting in identifying issues central to the health care of people with disabilities

• **Key Questions for Navigators** - This is a basic overview of some of the important questions which will be answered by the guide

• **Who Are People with Disabilities?** - These next two sections provide a basic background for those completely unfamiliar with who makes up the population of people with disabilities and the historic disparities they have faced in health care

• **What Problems and Barriers Have People with Disabilities Historically Encountered Obtaining Healthcare Insurance?**

• **How Do Disability Rights Laws Affect the Operation of the Marketplace?** - This provides a basic explanation of how the Americans with Disabilities Act or ADA affects those who are providing enrollment services

• **What Do Navigators Need to Know about Disability?** - I'll come back to this

• **How Is Medicaid Eligibility Being Determined for People with Disabilities?** - This begins the basic discussion of the Medicaid categories for eligibility for people with disabilities. As the fact sheets are released, more details and assistance will be provided to the navigators and enrollment specialists on these issues

• **Scenarios** - Note 5 Scenarios

• **What Types of Accommodations Should Navigators Know about?** - In reviewing methods to communicate effectively, this section will help navigators and enrollment specialists understand how they through prepared to indicate and assist individuals with visual or hearing impairments
How Is Disability Defined? - Goes over some of the basics of the ADA definition of disability and how that can assist enrollment specialists in recognizing disability among consumers

What Disability Questions Appear on the Streamlined Application for Health Insurance or Medicaid Submitted through the Marketplace? - This section addresses the section of the marketplace questionnaire which asks about disability

Why Is Understanding Disability Important? - Navigators and enrollment specialists need to understand how disability not only affects choices that people with disabilities face in enrolling, but also how the navigator needs to make sure they are doing everything they can to provide services for people with disabilities

What Is Disability Literacy? - This boils down to making sure that organizations have awareness of disability and ensuring that there are appropriate accommodations available

What Is Disability Etiquette? - This can be summed up in one word: RESPECT! Don't make assumptions about people and be careful what language you use. As a person with my own physical disabilities, I'm more than willing to discuss this in greater detail if you have questions. My contact information will be at the end of the presentation.

What Is Physical Accessibility? - Addressing basic physical accessibility is critical to making sure that all consumers can utilize the services of those who are assisting with enrollment. This section goes over some of these requirements

How Could Navigators Ensure Effective Communication with People with Disabilities? - Physical accessibility is not the only issue as navigators and enrollment specialists need to make sure they can communicate with those individuals with visual and hearing impairments. This section will provide some of the basics in what a navigator should consider

How Can Navigators Assist People with Disabilities Evaluate the Adequacy of Provider Networks within Specific Plans? - While fact sheets will address this in more detail, the next 2 sections begin to provide a basic explanation of what navigators and other enrollment specialists need to consider.
This fact sheet is intended to help Navigators answer specific questions that people with disabilities might ask about benefits and coverage available through the Health Insurance Marketplace.

Does so through a Q&A
17 FACT SHEETS

1. Comparing Health Plans’ Benefits and Coverage Summaries
2. Streamlined application
3. Process for Medicaid eligibility
4. Determination of “medically frail” status for Medicaid
5. Rehabilitation benefits
6. Habilitation benefits
7. Devices benefits (e.g. Durable medical equipment, including wheelchairs)
8. Mental Health and Substance Abuse parity
9. Pharmacy benefits
10. Lack of detail and specificity in “summary of benefits and coverage” document
17 FACT SHEETS

11. Application of Sections 504 and 508 civil rights protections to navigators and to certified application counselors
12. Referral lists and resource lists
13. Relation to health plan customer service and information
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/
• Sign up for United Spinal’s webinar newsletter at www.spinalcord.org and to view past webinars.
• Check out United Spinal’s New Mobility magazine which covers everything active wheelchair users need to know. Visit www.newmobility.com
Contact Us

www.nationaldisabilitynavigator.org

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