



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

CMS Assisters Webinar
December 4, 2015





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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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

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/5yYA6ydpdMI>

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

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RESOURCES

Enrollment: Disability Specific

Enrollment: Mental & Behavioral Health

Enrollment: Populations with Special Health Care Needs

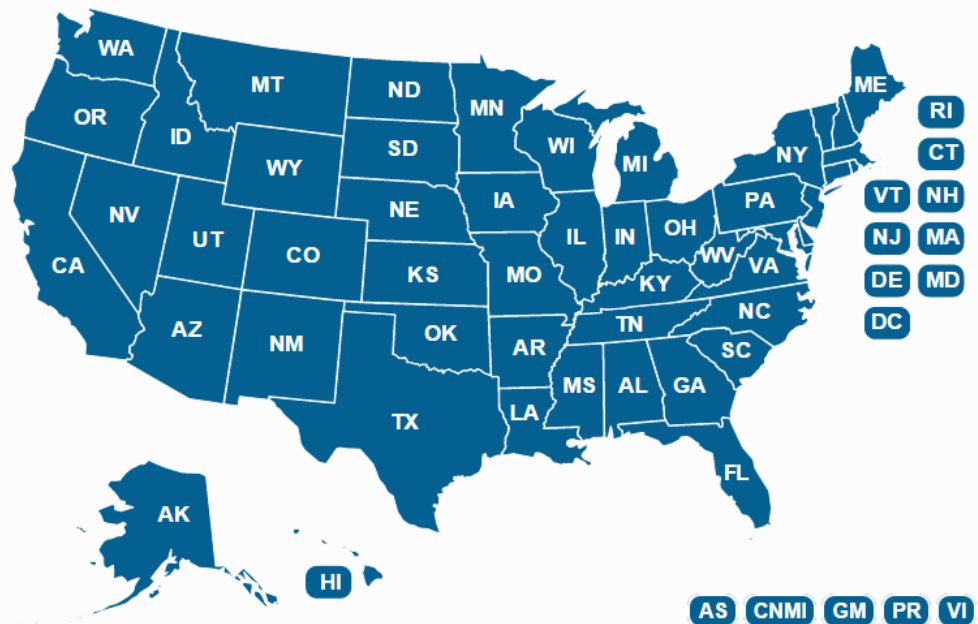
Enrollment: ACA Marketplace and Medicare

Enrollment: ACA Marketplace and Medicaid

Enrollment: Overview

STATE RESOURCE GUIDE

Click on a state to view resource information.



Select State or Territory



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



Topical 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



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



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
- Information for Veterans Regarding Department of Veterans Affairs Healthcare

Coming in OE3:

- Blood Disorders
- Cerebral Palsy
- Spina Bifida
- Traumatic Brain Injury



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 |



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D

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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, Heart Disease, Hypertension and Diabetes



Substance Use Disorders, Heart Disease, Hypertension and Diabetes

Question: What are common co-occurring conditions for people with mental illness?



Lack of network adequacy/limited provider networks; lack of parity in coverage; high out-of-pocket costs; wait times to see a provider



Lack of network adequacy/limited provider networks; lack of parity in coverage; high out-of-pocket costs; wait times to see a provider

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
specialist/doctor that
diagnoses & treats MS



This is the type of
specialist/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)?



Currently, 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



Currently, 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 13?



Of those 13 drugs, this is the number of MS disease modifying therapies which are considered 'specialty pharmaceuticals'



Of those 13 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 |
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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 continuous months or the full period for which a veteran was called to active duty?



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 been rated permanently & totally disabled for a service-connected disability by VA?



| | | | | | 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 who has low vision



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

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?



Health Insurance Jeopardy Round 1 is on YouTube!!!

Health Insurance Jeopardy Part 1: Prescription Drugs
NDNRC
Channel settings
88 views

Published on Jul 6, 2015
Part 1 in our Series Health Insurance Jeopardy. This video addresses the issues individuals with disabilities face with prescription drugs as you are assisting them enroll in health insurance through the Affordable Care Act Marketplaces.

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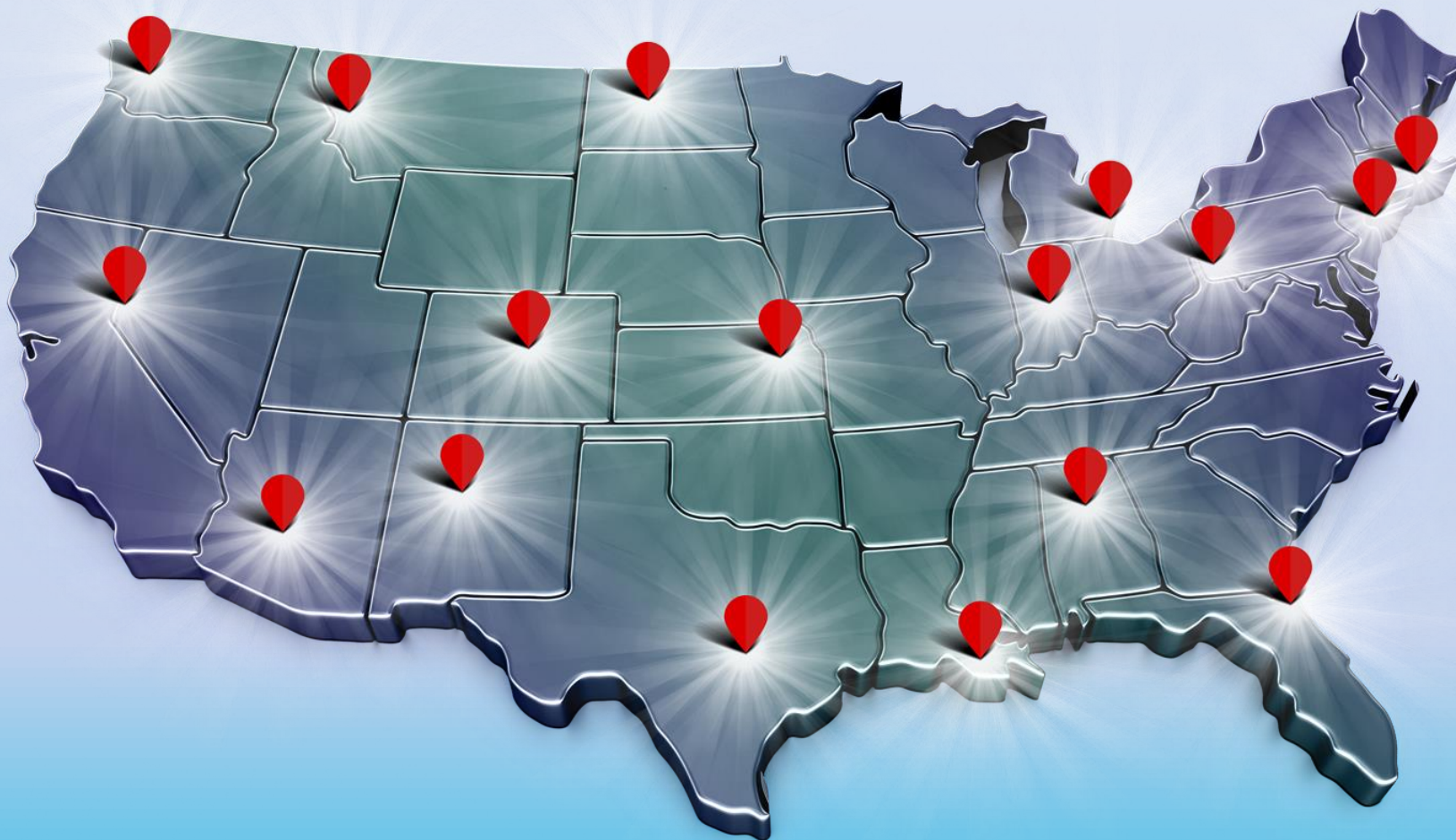
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- Health Insurance Jeopardy Part 6: Mental Health by NDNRC 9 views 5:30

https://www.youtube.com/channel/UCZzm0pWC6ZeN_6jg9ci2JCQ



Community Outreach Collaboratives





Year 2 COCs

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



Year 3 COCs

12. National Multiple Sclerosis Society - North Florida, Jacksonville, FL
13. Bayou Land Families Helping Families, Thibodaux, LA
14. NAMI Texas, Austin, TX
15. Texas Parent to Parent, Austin, TX
16. The University of Montana Rural Institute, Missoula, MT
17. Raising Special Kids, Phoenix, AZ
18. Family TIES of Nevada, Reno, NV

<http://www.nationaldisabilitynavigator.org/about/community-outreach-collaboratives/>



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/>



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American Association on Health and Disability

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