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.
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?
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.
RECENT TWEETS

There’s still 1 more day to #GetCovered for Feb 1. Find out more @ndnrc http://t.co/Ks8u1fg088
11:06 AM January 14, 2014

Make sure people with #disabilities are enrolled in the most appropriate health insurance plan. Register for webinar http://t.co/gkOpj4YqAU
08:02 AM January 14, 2014

STATE RESOURCE GUIDE

Click on a state to view resource information.

Select State or Territory  GO  Disability Guide  Fact Sheets
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

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

State Disability Resources

Select State or Territory

GO

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 – ARCs 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

Resources & Links

State Disability Resources

Select State or Territory

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A project of the American Association on Health and Disability
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

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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.

American Association on Health and Disability (AAHD)
National Disability Navigator Resource Collaborative (NDNRC)
110 N. Washington Street, Suite 328J
Rockville, MD 20850
301.545.6140/contact@aaahd.us
www.nationaldisabilitynavigator.org

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NEW RESOURCE!!!

Fact Sheet #1

Comparing Health Plans’ Benefits and Coverage Summaries
1. Comparing Health Plans’ Benefits and Coverage Summaries
2. Mental Health and Substance Abuse 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
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

American Association on Health and Disability
110 N. Washington St., Suite 328-J
Rockville, MD 20850
Phone: (301) 545-6140

Karl D. Cooper, Esq.
 kcooper@aahd.us