AIRS CONFERENCE 2014
Asking the Right Questions when Assisting Consumers with Disabilities with Healthcare Enrollment

Presenter: Karl D. Cooper, Esq.
American Association on Health and Disability
Atlanta, GA
June 2, 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.
Disability Guide

GUIDE TO DISABILITY
for Healthcare Insurance Marketplace Navigators

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

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
# 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
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)?
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
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
Health Insurance Jeopardy!

It’s not about the answer.

It’s about asking the right question!
The individual has a disability that causes spasms

Question: Does the individual take medication to treat?
The individual takes a prescription muscle relaxant

Question: How do you find out what medications are covered by the Qualified Health Plan (QHP)?
The individual takes a prescription muscle relaxant.

Question: Does the QHP have a tiered prescription medication benefit?
The individual takes a prescription muscle relaxant

Question: Does the QHP require pre-authorization for the medications?
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”)?
The individual is a wheelchair user

Question: Does the QHP cover durable medical equipment (DME)?
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?
The individual indicates that his condition requires he use a catheter

Question: Does the QHP cover disposable medical supplies?
The individual is an amputee

Question: Does the QHP cover prosthetics?
The individual is an amputee

Question: Does the QHP put limitations on the number of prosthetics?
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?
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?
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?
A family has a child with developmental disabilities that affects activities of daily living

Question: Does the QHP cover habilitation therapies?
A family has a child with autism

Question: Does the QHP cover ABA therapies?
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?
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?
The individual has cerebral palsy and it affects her ability to walk, talk and breathe?

Question: Is she “medically frail”? 
The individual does qualify as “medically frail”

Question: Does your state offer an Alternative Benefit Plan (ABP) for the medically frail?
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?
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?
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?
The individual uses rehabilitation therapy

Question: Does the SBC say what the cost will be for rehabilitation therapies and if there are limitations?
The individual is a wheelchair user

Question: Does the SBC say what the cost will be for services such as durable medical equipment?
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?
The individual reports that he has treated for a mental health diagnosis

Question: Does the QHP cover mental health treatment?
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?
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.

Question: Does chronic substance use disorder qualify an individual as “medically frail”? 
Question: Does the individual need coverage for mental health as they may not self-report to you?
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