



National Disability Navigator RESOURCE COLLABORATIVE

AIRS CONFERENCE 2014

Asking the Right Questions when Assisting Consumers with Disabilities
with Healthcare Enrollment

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American Association on Health and Disability

Atlanta, GA

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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?



NDNRC Partners



Disability Rights Education & Defense Fund



American Association on Health and Disability



National
Multiple Sclerosis
Society



The Arc

*For people with intellectual
and developmental disabilities*



National Alliance on Mental Illness





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



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
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NDNRC Home Page





Disability Guide



GUIDE TO DISABILITY

for Healthcare Insurance Marketplace Navigators



PRESENTED BY:
The American Association
on Health and Disability

Robert Wood Johnson Foundation



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National Disability Navigator Resource Collaborative
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Disability Guide

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Disability Guide

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)?



15 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
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15 FACT SHEETS

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Health Insurance Jeopardy!

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



JEOPARDY!

Pr

The individual has a disability
that causes spasms

Question: Does the individual take medication
to treat?



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: How do you find out what
medications are covered by the Qualified
Health Plan (QHP)?



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: Does the QHP have a tiered
prescription medication benefit?



JEOPARDY!

Pr

The individual takes a
prescription muscle relaxant

Question: Does the QHP require pre-
authorization for the medications?



JEOPARDY!

Pr

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”)?



JEOPARDY!

The individual is a wheelchair
user

Question: Does the QHP cover durable
medical equipment (DME)?



JEOPARDY!

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?



JEOPARDY!

The individual indicates that his condition requires he use a catheter

Question: Does the QHP cover disposable medical supplies?



JEOPARDY!

The individual is an amputee

Question: Does the QHP cover prosthetics?



JEOPARDY!

The individual is an amputee

Question: Does the QHP put limitations on the number of prosthetics?



JEPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

A family has a child with developmental disabilities that affects activities of daily living

Question: Does the QHP cover habilitation therapies?



JEOPARDY!

A family has a child with
autism

Question: Does the QHP cover ABA therapies?



JEOPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

The individual has cerebral palsy and it affects her ability to walk, talk and breathe?

Question: Is she “medically frail”?



JEOPARDY!

The individual does qualify as
“medically frail”

Question: Does your state offer an Alternative
Benefit Plan (ABP) for the medically frail?



JEOPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

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?



JEOPARDY!

The individual uses
rehabilitation therapy

Question: Does the SBC say what the cost will
be for rehabilitation therapies and if there are
limitations?



JEOPARDY!

The individual is a wheelchair
user

Question: Does the SBC say what the cost will
be for services such as durable medical
equipment?



JEOPARDY!

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?



JEOPARDY!

The individual reports that he has treated for a mental health diagnosis

Question: Does the QHP cover mental health treatment?



JEOPARDY!

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?



JEOPARDY!

The individual reports that she has struggled with a drug addiction in the past

Question: Does the QHP cover substance use disorder treatment?



JEOPARDY!

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”?



JEOPARDY!

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/>



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