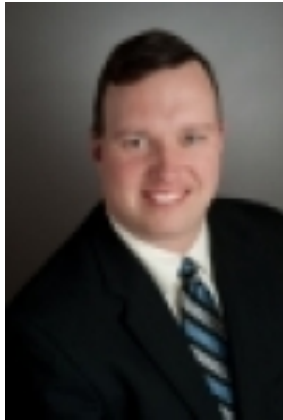


What CILs and CIL Consumers Need to Know about Health Insurance Open Enrollment



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CHRIL Attribution

The CHRIL is funded by a 5-year Disability and Rehabilitation Research Program (DRRP) grant from the National Institute on Disability, Independent Living, and Rehabilitation Research (NIDILRR grant number 90DP0075-01-00). The CHRIL brings together disability advocates and researchers from 4 institutions (Washington State University, the University of Kansas, George Mason University, and Independent Living Research Utilization (ILRU) at TIRR Memorial Hermann) to systematically investigate and disseminate essential findings about how the Affordable Care Act's implementation affects working age adults with disabilities. The CHRIL website is at CHRIL.ORG.

Collaborative on Health Reform and Independent Living (CHRIL) Project Objective



- To provide disability stakeholders with accurate, current and actionable information on how recent changes in health policy directly or indirectly impact the community living and participation of working-age adults with disabilities.



CHRIL Purpose


- Systematically investigate and disseminate essential findings about how health reforms affect working age adults with disabilities.



CHRIL Partners

- Washington State University (WSU)
- University of Kansas (KU)
- George Mason University (GMU)
- Independent Living Research Utilization (ILRU) at TIRR Memorial Hermann

CHRIL Institutional Partners

- National Council on Independent Living (NCIL)
- American Association on Health and Disability (AAHD)
- Association of Programs for Rural Independent Living (APRIL) 
- Disability Research Interest Group (DRIG) of AcademyHealth
- Urban Institute

American Association on Health & Disability (AAHD)



The mission of AAHD is to advance health promotion and wellness initiatives for children and adults with disabilities.

Reduce Health Disparities

Advocate for Community Inclusion

Promote Full Accessibility

Integrate Disability into Public Health Agenda



Open Enrollment Basics

- ACA still is the law of the land
- Healthcare.gov will still be open for business
- Premium assistance is still available
- In states where Medicaid was expanded, this coverage remains



Open Enrollment Basics – Important Dates*

- Open Enrollment Begins: November 1, 2017
- Open Enrollment Ends: December 15, 2017
- New Coverage Begins: January 1, 2018



* Different dates apply in the following states:
CA, CO, CT, DC, MA, MN, NY, RI, WA

Special Enrollment Periods (SEPs)

- What if someone misses open enrollment?
- SEPs are available for a number of reasons, including:
 - Loss of a job
 - Change in marital status
 - Birth of a child
 - Moving to a different state (or even a different part of the same state)
- Remember: Medicaid enrollment is year-round



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.

NDNRC–Partners



Disability Rights Education & Defense Fund



NDNRC Website

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

NDNRC–Disability Guide



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



NDNRC Fact Sheets

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

NDNRC

Fact Sheets – Population Specific

What to Know When Assisting a Consumer with:

- Autism Spectrum Disorder
- Blood Clots
- Child with Special Health Care Needs
- Intellectual Disability
- Mental Illness
- Multiple Sclerosis
- Spina Bifida
- Traumatic Brain Injury
- Information for Veterans Regarding Department of Veterans Affairs Healthcare



Questions?





Health Insurance Jeopardy!

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

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

What Consumers Need to Consider When Choosing a Health Plan

- Providers
- Pharmacy
- Therapies
- Equipment




What Consumers Need to Consider When Choosing a Health Plan – Providers

- Is their current doctor in the Qualified Health Plan's (QHP) network?
- Are there other specialists that the person will need to see?
- If so, is the network of providers sufficient?
- Does the QHP cover mental health treatment?
- Does the QHP cover substance use disorder treatment?

What Consumers Need to Consider When Choosing a Health Plan – Pharmacy

- Are their current drugs covered under the plan's formulary?
- Does the plan have a tiered prescription medication benefit (generic/name-brand/specialty)?
- Does the plan require pre-authorization for the medications?
- Does the QHP require a patient to try a generic drug first (i.e. "Step Therapy")?

What Consumers Need to Consider When Choosing a Health Plan – Therapies

- Does the QHP require pre-authorization for rehabilitation therapies?
- Does the QHP treat rehabilitation and habilitation differently?
- Does the QHP put limits on visits?
 - This is especially important for rehab/habilitation benefits
- Does the QHP cover other therapies?
- Does the QHP cover other services and supports?

What Consumers Need to Consider When Choosing a Health Plan –Equipment

- Does the QHP cover durable medical equipment (DME)?
- Does the QHP cover disposable medical supplies?
- Does the QHP cover prosthetics?
- Does the QHP cover the repair &/or replacement?

What Consumers Need to Consider When Choosing a Health Plan – Other Considerations

- Automatic re-enrollment
- Co-occurring conditions
- Continuity of care issues with changing plans
- Treatment of mental health v. “physical” health
- Figuring out what a plan covers (plan transparency)
- Medicaid as an option
- Premiums v. Out-of-pocket costs
- Individuals transitioning to Medicare

Advanced Premium Tax Credits (APTC)

- Premiums are paid directly by the government to the insurance company
- Based on Income
- Available to people between 100-400% Federal Poverty Level (FPL)
- Cannot claim APTC if other coverage is available (i.e. employer offered insurance)



Cost Sharing Reductions (CSRs)

- Designed to help low-income people with out-of-pocket costs (deductibles, co-pays)
- Paid directly by the government to the insurance company
- Based on Income
- Available to people between 100-250% Federal Poverty Level (FPL)
- Must be enrolled in a silver plan or higher that is eligible for CSRs
- Their future is subject to the “politics” of the ACA



Other Changes for 2018 & Beyond

- Insurance Companies will be able to deny coverage if you have an outstanding balance on your premiums from a prior year
- Proving Eligibility for SEPs will require additional proof
- No changing metal levels when enrolling through a SEP
- Allowance for more coverage through Association Health Plans
- Allowance for more coverage through short-term policies

Other Helpful Resources

- Community Catalyst
- Center on Budget and Policy Priorities
- Health Reform: Beyond the Basics

<http://www.healthreformbeyondthebasics.org/>

- Georgetown University Center on Health Insurance Reforms Navigator Guide

<http://navigatorguide.georgetown.edu/>

- Get America Covered

<https://getamericacovered.org/>

Final Questions and Evaluation Survey

Any final questions?

Please copy the link shown on the chat screen to complete the evaluation survey located at:

<http://surveygizmo.com/s3/3915545/Webinar-Evaluation-October-31-2017-ACA-Enrollment-2017>