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[www.consultspringboard.com](http://www.consultspringboard.com)

## The Impact of Health Care Reform on People with Disabilities:

From any perspective, final healthcare reform legislation is not perfect, but it will bring important improvements in health care coverage for people with disabilities. The insurance market reforms alone, are clearly beneficial. For instance, once the permanent provisions go into effect, which will be in 2014, no longer will health insurers be able to:

- Deny coverage
- Offer less coverage to people with pre-existing conditions
- Impose annual or lifetime caps on benefits

In addition, the bill enacts several other provisions such as :

- Encouraging home and community based services so that people with disabilities do not have to choose between living at home and getting the services they need.
- States to have health insurance exchanges (or alternatives) through which individuals and some employers may purchase insurance.
- Requiring most people to have health insurance unless they are eligible for health care through government programs such as Medicare, Medicaid, Department of Veterans Affairs or military service.
- Tax credits for some people based on income.
- Tax credits for some small businesses that provide health insurance to their employees.

**2011  
Disability  
Matters  
Event**  
**April 6-7, 2011**  
 For more  
 information visit  
 page 8-9  
 of this issue.

**December 3, 2010**  
**INTERNATIONAL  
DAY of  
PEOPLE  
WITH a  
DISABILITY**

### Inside this issue:

<i>Impact of Health Care Reform</i>	1 - 4
<i>Features</i>	5 -9

## The Impact of Health Care Reform on People with Disabilities - Continued:

When you look at health care reform as a whole, you realize that the two ACTS that make up this reform: The Patient Protection and Affordable Care Act and The Health Care and Education Reconciliation Act, represent the most sweeping changes to America's health care system since the launch of Medicare and Medicaid back in 1965.

### The Good News:

#### Insurance Market Reforms...

- Elimination of exclusion from insurance for pre-existing conditions.
- No more lifetime or annual caps on benefits.
- Mandated coverage for essential benefits such as: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventative and wellness services, chronic disease management, durable medical equipment and pediatric services including oral and vision care.
- Limits on cost sharing for deductibles and co-pays. The amount that people will have to pay out-of-pocket cannot be greater than the limits for health savings accounts.

#### Provisions to end Health Disparities...

- For the first time in federal law, cultural competency training includes "disabilities".
- Grants and other incentives are available to develop programs and model curriculum to train health professionals and increase the number of health professionals (including dentists) trained to meet the health care needs of individuals with disabilities, address health literacy and disability etiquette and awareness.
- Requires the U.S. Access Board, in consultation with the Food and Drug Administration, to establish regulatory standards (within two years) for how to comply with the minimum technical criteria for medical diagnostic equipment for people with disabilities. At a minimum, equipment covered by these standards will include: examination tables and chairs, weight scales, mammography equipment, x-ray machines and other radiological equipment commonly used for diagnostic purposes by health professionals.

# The Impact of Health Care Reform on People with Disabilities - Continued:

- HHS has the authority to further define essential benefits but if they do, they must take into account the health care needs of diverse segments of the population, including women, children and persons with disabilities.
- Ensure quality reporting requirements under federal health care programs to collect sufficient data on race, ethnicity, sex, primary language and type of disability to generate statistically reliable estimates comparing health disparities among populations.
- Requires the government to survey federal and state health care providers to learn: where people with disabilities receive primary, acute and long term care, the number of providers with accessible facilities and equipment and the number of health care professionals trained in meeting the healthcare needs of patients with disabilities.

## Non-Discrimination...

- Accessible medical equipment standards support ADA implementation.
- Prohibits discrimination based on disability under any health program or activity which receives federal assistance, including credits, subsidies or contracts of insurance or under any program or activity that is administered by an Executive Agency or any entity established under this title or amendments (except as provided elsewhere in the law).

**What are health disparities?**

- When disability and ill health are considered synonymous or acceptable. For instance, medical problems faced by people with disabilities are often assumed to be normal and unavoidable as a result of being disabled.
- When someone with a disability is referred to as a patient even when they are not “ill”
- When someone with a physical disability faces barriers to quality health care due to inaccessibility of physical space
- When an inaccessible examination table or other medical equipment prevents someone who is disabled from getting the same medical care as others
- For someone who is deaf, cannot get access to a sign language interpreter in a hospital.

## Home and Community Based Services...

- Community Living Assistance Services and Supports – CLASS. This is a national home voluntary insurance program whereby people with functional limitations receive benefits of not less than an average of \$50 per day to pay for services and support of their choice that help them with activities of daily living.

**Inside this issue:**

<i>Impact of Health Care Reform</i>	1 - 4
<i>Features</i>	5 -9

## The Impact of Health Care Reform on People with Disabilities - Continued:

- **Community First Choice Option.** This allows state Medicaid plans to choose home and community based services and supports as the rule rather than the exception for Medicaid eligible individuals with disabilities with incomes up to 150% of the Federal Poverty Level, who would otherwise require institutional care.
- **Money Follows the Person.** Extending these grants until September 2016 will make it easier for state Medicaid programs to offer community based services.

### The Concerns:

As with anything new, no matter how good, there will be items of concern. In terms of health care reform's impact on individuals with disabilities, the primary concerns are:

- Many provisions will not take effect until 2014.
- There is quite a bit of uncertainty regarding high risk pools.
- Affordability, as costs are expected to rise.
- There is a two year waiting period for Medicare disability benefits still in place.
- Wellness programs may discriminate. For instance, a person with a disability may be unable to participate in an employers' wellness - exercise program. If a financial incentive is given to employees who do participate, then the program negatively impacts people with disabilities.

### Hard to believe but True...

A woman with a mobility impairment was recently told by her physician that the scales they possessed were inaccessible to people with her type of disability and that she should consider going to the post office and being weighed on the scale for large packages. The physician was treating his own patient as if she were a piece of postal mail.

### In Conclusion:

In general, Health care reform provides benefits to people with disabilities. It also provides opportunities and incentives for health care professionals and educators and it expands requirements for oversight and reporting that will create new data sources and potential areas for future disability research.

###

## Springboard's Features:

### 2011 - Disability Matters Awards Banquet & Conference:



## 5th Anniversary!

The 2011 Disability Matters Event

**SAVE THE DATE**

**April 6 & 7, 2011!**

**San Jose, California**

### MEET OUR KEYNOTE SPEAKER!!



## Chad Hymas' Biography

At the age of 27, Chad Hymas' life changed instantaneously when an accident left him a quadriplegic. Since that time Chad has been recognized by the state of Utah as the Superior Civilian of the Year. He is the president of his own communications company and an internet marketing company. As a member of the National Speakers Association Chad travels as many as 150,000 miles a year speaking to hundreds of professional and civic organizations such as *Wells Fargo*,

*Blue Cross Blue Shield, AT&T, Rainbird, IHC, American Express, Prudential Life, Vast FX, Zion Securities, and others.*

Chad is married and he and his wife are the proud parents of three children. They currently reside in Rush Valley, Utah on a 200-acre wildlife preserve. Chad is a world-class wheelchair athlete enjoying basketball, wheelchair rugby, hang-gliding, and snow skiing. In July 2003 Chad set a **World Record** by wheeling a personal marathon of over 500 miles from Salt Lake City to Las Vegas. Chad is also the author of the regionally best-selling book *Soaring to New Heights*.

Chad Hymas will not only inspire, motivate, and move your audience... He will create an experience that will touch their hearts for a lifetime. Chad's topics focus on the areas of **Leadership, Teambuilding, Customer Service, and Mastering Change!**

#### Inside this issue:

<i>Impact of Health Care Reform</i>	1 - 4
<i>Features</i>	5 - 9

**2011 - Disability Matters Awards Banquet & Conference - Continued:**

**NOMINATE A COMPANY FOR AN AWARD**

Contact Jill Frankel today [jill@consultspringboard.com](mailto:jill@consultspringboard.com), T: 973-813-7260 x. 106.

**PURCHASE A TICKET OR AD IN THE PROGRAM BOOK**

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**We are proud to have the following companies serve as our 2011 Sponsors...**

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**Inside this issue:**

<i>Impact of Health Care Reform</i>	1 - 4
<i>Features</i>	5 -9

**There's more! ...**

**SILVER Sponsor (s)**



**BRONZE Sponsor (s):**



And more are coming! ...

Become a sponsor and join this impressive group of companies in celebrating the Mainstreaming of Disability in the workplace, workforce and marketplace.

For more information about sponsorship and other ways in which to participate, please visit <http://www.consultspringboard.com/category/disability-matters-2011/> or contact Jill Frankel at [jill@consultspringboard.com](mailto:jill@consultspringboard.com), T: 973-813-7260 x. 106.

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**Inside this issue:**

Impact of Health Care Reform	1 - 4
Features	5 -9

## Disability Mentor Days with Springboard Consulting:

Join forces with Springboard Consulting and other Employers of Choice for people with disabilities by launching a year-round effort to foster mentoring opportunities for college students with disabilities, otherwise known as ***Disability Mentor Days***.

***Disability Mentor Days*** are nationwide efforts to promote career development for students with disabilities through hands-on career exploration. The program was started in 1999 by the American Association of People with Disabilities as part of a White House effort to increase the profile of National Disability Employment Awareness Month (NDEAM) and held annually on the third Wednesday in October.

### ***Springboard will:***

Produce day-long events that focus on linking a group of college students (juniors/seniors) with disabilities (mentees) with a group of corporate managers (mentors) according to the student's career interests (industry and function).

- Produce these mentor days throughout the year and across the U.S, in some cases with multiple events occurring in a variety of corporate locations, simultaneously.
- Provide guidance on activities, information on best practices and other support to ensure a successful DMD event, in some cases, including speakers, book signings, etc.

Partner with ***Springboard*** by offering ***Disability Mentor Days***. For your company it will mean:



- Connecting with an untapped pool of potential future interns and employees in a meaningful way.
- Positive, firsthand experience in working with someone with a disability, dispelling many typical fears.
- Assistance with your OFCCP and other related compliance obligations in terms of diversity/disability recruitment.
- Corporate leadership in becoming an Employer of Choice for the disability community.

For the college students you mentor, it will mean the world!

Contact ***Springboard*** today by calling ***973-813-7260*** or emailing us at ***info@consultspringboard.com*** to learn more about making ***Disability Mentor Days*** a 2011 success initiative at your company.

###

## ERG Disability Leadership Forum:

**WHAT:** A Disability Employee Resource Group (ERG) Leadership Networking Forum.

**WHEN:** Quarterly.

**FOR WHOM:** Up to two Disability ERG Leaders per company.

**HOW:** By conference calls that will be hosted and facilitated by Springboard Consulting.

**WHY:** Because you, our most valued clients and partners have asked for it.

**PURPOSE:** For Disability ERG Leaders across Corporate America (all industries) to learn from each other. To share the unique needs and/or issues, trials & tribulations, successes, concerns, interests and overall best practices when launching, growing and maintaining a disability affinity or constituency group.

**SUBSCRIPTION\*:** \$2,500 for one-year (12-month period)



**REGISTER TODAY!**

Call 973-813-7260 X102 or email us at [info@consultspringboard.com](mailto:info@consultspringboard.com)

We look forward to networking you with like-minded and interested leaders throughout Corporate America.

###

**Inside this issue:**

<i>Impact of Health Care Reform</i>	1 - 4
<i>Features</i>	5 -9



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