

Federally-facilitated Marketplace Assister Curriculum: Working with Consumers with Disabilities

U.S. DEPARTMENT of HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information & Insurance Oversight

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Working with Consumers with Disabilities Course

Course Introduction

The screenshot shows a course introduction page with a blue header bar. The header contains the title 'Working with Consumers with Disabilities' on the left, an 'Exit' link on the right, and a 'Page 1 of 5' indicator at the top right. Below the header is a large light blue rectangular area containing the text 'WELCOME TO THE WORKING WITH CONSUMERS WITH DISABILITIES COURSE'. At the bottom of this area is a small link labeled 'Text Description of Image or Animation'. At the very bottom of the page is a dark blue footer bar with four buttons: 'Menu', 'Help', 'Glossary', and 'Resources' on the left, and 'NEXT >' on the right.

Working with Consumers with Disabilities

Introduction

Page 1 of 5

WELCOME TO THE
WORKING WITH CONSUMERS
WITH DISABILITIES
COURSE

Text Description of Image or Animation

Menu Help Glossary Resources

NEXT >

Course Title

Welcome to the Working with Consumers with Disabilities Course

Working with Consumers
with Disabilities Course

Course Introduction

Working with Consumers with Disabilities

Introduction Exit Page 2 of 5

Disclaimers

- Section 1557 of the Patient Protection and Affordable Care Act of 2010 (PPACA) is a nondiscrimination provision that applies to Health and Human Services (HHS) federally administered health programs and activities; and health programs and activities that receive federal financial assistance (FFA) from HHS. Throughout this training, the terms "ACA," "PPACA," and the "Affordable Care Act" all refer to the Patient Protection and Affordable Care Act.
- In this course, the terms "Marketplace" or "Marketplaces," standing alone, sometimes refer to all types of Marketplaces (both state-based and federally-facilitated); however, Assisters taking this course generally will interact only with the Federally Facilitated Marketplace (FFM). The terms "Federally-facilitated Marketplace" and "FFM," used in this training course, include FFMs where the state performs plan management functions, and State Partnership Marketplaces.
- CMS regulations implementing §1557 of the ACA, (45 Code of Federal Regulations (CFR) §§155.120; 155.205(c); 155.210(e) (5); 155.215(d)(1) – (6); and 155.225(d)(5)) govern how assisters in the FFMs should serve consumers with disabilities and prohibit discrimination based on disability. These apply to an Exchange operated by HHS during the exercise of its authority under §155.105(f); to Navigators and Non-Navigator Assistance Personnel carrying out consumer assistance functions under §155.205(d) and (e) and §155.210 in a Federally-facilitated Exchange; and to Non-Navigator Assistance Personnel funded through an Exchange Establishment Grant (under §1311(a) of the ACA).
- This training is intended primarily for Assisters whose organizations receive FFA, and as a result must follow all applicable federal anti-discrimination laws and regulations in addition to §1557 of the ACA, including §504 of the Rehabilitation Act of 1973, which applies to HHS federally conducted programs and activities as well as any program or activity that either receives federal financial assistance or is conducted by any Executive agency or the US Postal Service.

Click **NEXT** to continue.

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BACK NEXT >

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Disclaimers Continued

5. Assisters who work on behalf of state or local government or a state/local public entity or meet with consumers in state/local government buildings should make sure the meeting place is physically and otherwise accessible for consumers with disabilities. If a meeting place is not accessible, the Assister will need to choose an alternate accessible location. Title II of the Americans with Disabilities Act of 1990 (as amended by the ADA Amendments Act (ADAAA) of 2008 and referred together in this training course as "the ADA") applies to services, programs, and activities provided to the public by state and local government; and the physical spaces where these activities occur must comply with the 2010 ADA Standards for Accessible Design (28 CFR §35.151).
6. Assisters who arrange to meet with consumers with disabilities in public spaces should make sure the meeting place is physically and otherwise accessible for consumers with disabilities. If a meeting place is not accessible, the Assister will need to choose an alternate accessible location. Title III of the ADA requires newly constructed or altered places of public accommodation to be accessible to individuals with disabilities and comply with the 2010 ADA Standards for Accessible Design (28 CFR §36.403; §36.406).
7. The HHS Office of Civil Rights (OCR) Final Rule implementing §1557 of the Affordable Care Act, 45 CFR Part 92 (published 5/13/2016; effective 7/18/16) applies to any health program or activity administered by HHS or any part of which receives federal funding from HHS, such as the Health Insurance Marketplaces and issuers participating in the Marketplaces. For individuals with disabilities, the Final Rule incorporates the 2010 ADA Standards for Accessible Design into §1557 for new construction or alteration of buildings; and requires covered entities to: make all programs and activities provided through electronic and information technology accessible; ensure equally effective communication and provide appropriate auxiliary aids and services (such as alternative formats and sign language interpreters); and make reasonable changes to policies, practices and procedures to provide equal access for individuals with disabilities.
8. In this course, there are some references/links to non-governmental, third-party websites. CMS is offering these links for informational purposes only, and inclusion of these websites should not be construed as an endorsement of the third party organization's programs or activities.
9. When helping consumers, assisters should be careful not to endorse any one company's health plan or medication assistance program or other assistance program.

Click **NEXT** to continue.

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Disclaimers Continued

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The screenshot shows a course page titled "Working with Consumers with Disabilities". At the top right are "Exit", "Page 4 of 5", and a vertical scroll bar. Below the title is a "Introduction" section with a "Overview" heading. The overview text welcomes users to a course on working with consumers with disabilities, mentioning the ADA, PPACA, ACA regulations, and HHS OCR Final Rule §1557. It also lists learning objectives and describes the types of assisters involved. Navigation buttons at the bottom include "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Overview

Welcome to the course on Working with Consumers with Disabilities! This course was developed to help you work effectively with consumers who have physical or intellectual disabilities; cognitive, hearing, speech, and/or vision impairments; or other disabilities that may require accommodations.

The course includes information found in the following federal laws:

Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA) (amended by the ADA Amendments Act); Section 1557 of the Patient Protection and Affordable Care Act (PPACA or ACA); ACA regulations; and the HHS OCR Final Rule implementing §1557.

During this course, you will learn:

- How to provide appropriate auxiliary aids and services and accommodations for consumers with disabilities
- Best practices and etiquette when providing services to consumers with disabilities
- Best practices and etiquette for interaction with consumers with disabilities
- How to assist consumers with disabilities during the Marketplace application process

In this lesson, "you" refers to the following types of assisters:

- Navigators in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
- Non-Navigator assistance personnel in the Federally-facilitated Marketplace, including State Partnership Marketplaces and FFMs where the state performs plan management functions
- Non-Navigator assistance personnel in State-based Marketplaces and State Partnership Marketplaces that are funded with Marketplace Establishment Grant funds.

Note: In some cases, "you" is also used to refer to a consumer, but it should be clear when this is the intended meaning.

This lesson is not a required lesson for certified application counselors in the Federally-facilitated Marketplace or State Partnership Marketplaces. However, the basic health insurance information included in this lesson will be useful for certified application counselors to know as they help consumers enroll in health coverage through the Marketplace. This course concludes with an exam.

Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act Module

Working with Consumers with Disabilities

Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act Page 1 of 6 Exit

Introduction



The Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act, and Section 1557 of the Affordable Care Act define the term 'disability' and prohibit discrimination against consumers with disabilities.

This training will provide you with the skills to:

- Define the term 'disability'
- Discuss the rights of consumers with disabilities under Section 504, the ADA, and Section 1557 of the Affordable Care Act
- Identify appropriate auxiliary aids and services and/or reasonable accommodations and modifications to assist consumers with disabilities
- Utilize best practices to provide consumers with disabilities equal access to your services

*Click **NEXT** to continue.*

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Introduction

The Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act, and Section 1557 of the Affordable Care Act define the term 'disability' and prohibit discrimination against consumers with disabilities.

This training will provide you with the skills to:

- Define the term 'disability'
- Discuss the rights of consumers with disabilities under Section 504, the ADA, and Section 1557 of the Affordable Care Act
- Identify appropriate auxiliary aids and services and/or reasonable accommodations and modifications to assist consumers with disabilities
- Utilize best practices to provide consumers with disabilities equal access to your services

Working with Consumers with Disabilities

Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act Page 2 of 6 Exit

Definition of a Person with a Disability

As these federal laws have similar definitions of a person with a disability, we'll refer to the ADA, which defines a person with a disability as an individual who:

- Has a physical or mental impairment (e.g., visual, speech or hearing impairments) that substantially limits one or more major life activities (e.g., caring for oneself, performing manual tasks, walking, working);
- Has a record of an impairment; or
- Is regarded as having an impairment.

[ADA Amendments Act](#)

[Section 504, ADA, and ACA General Principles](#)

As Assistors, you will be helping consumers with disabilities learn about and apply for Marketplace health coverage, so you need to be aware of when these laws come into play:

[Section 504 of the Rehabilitation Act](#)

[Americans with Disabilities Act \(ADA\)](#)

[Affordable Care Act \(ACA\)](#)



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Definition of a Person with a Disability

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- Has a record of an impairment; or
- Is regarded as having an impairment.

ADA Amendments Act

The ADA Amendments Act of 2008 (ADAAA) and its implementing regulations broadened the ADA 'disability' definition, making it easier for individuals to establish they have a disability within the meaning of the ADA.

Section 504, ADA, and ACA General Principles

Under Section 504 of the Rehabilitation Act, the ADA, and section 1557 of the ACA, your general responsibilities include:

- Providing equal access for consumers with disabilities by providing opportunities to participate in or benefit from services that are equal to opportunities for consumers without disabilities (e.g., using a physically accessible meeting space; using closed captioning when presenting videos to consumers who are deaf or hard of hearing)
- Ensuring that program operation doesn't unintentionally result in discrimination (e.g., providing services in the most integrated setting appropriate for consumers with disabilities and allowing service animals in your facility).

As Assisters, you will be helping consumers with disabilities learn about and apply for Marketplace health coverage, so you need to be aware of when these laws come into play:

Section 504 of the Rehabilitation Act

Section 504 of the Rehabilitation Act of 1973 applies to HHS federally conducted programs and activities and any program or activity that either receives federal financial assistance or is conducted by any Executive agency or the US Postal Service. Assisters receiving federal funds (e.g. a federal grant) must comply with these provisions. Section 504 prohibits these programs and activities from discriminating against individuals with disabilities, and they may not exclude or deny people with disabilities an equal opportunity to obtain program benefits and services.

Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA, amended by the ADAAA) prohibits discrimination against people with disabilities, and ensures equal opportunity for people with disabilities in employment (Title I); access to state and local government services (Title II); and access to public accommodations, commercial facilities, and transportation (Title III).

Title II extends Section 504 protection to ALL activities of state and local government, whether they receive federal financial assistance or not. Title II of the ADA applies if your program is operated by a state or local public entity or your program, activity or service is on behalf of a state or local government. Title II requires the physical spaces where these activities occur to comply with the 2010 ADA Standards for Accessible Design (28 CFR §35.151).

Title III of the ADA covers 'places of public accommodation,' and applies if your program is operated by a private entity whose operations affect commerce. Title III requires newly constructed or altered places of public accommodation to be accessible to individuals with disabilities and to comply with the 2010 ADA Standards for Accessible Design (28 CFR §36.403; §36.406). Some examples of public accommodations are service establishments, hotels, restaurants, auditoriums, professional offices, parks, and community centers.

Affordable Care Act (ACA)

Section 1557 of the Patient Protection and Affordable Care Act (PPACA or ACA) is a nondiscrimination provision that applies to HHS's federally administered health programs and activities; and health programs and activities that receive federal financial assistance from HHS. This includes any Exchange operated by HHS; Navigators and Non-Navigator Assistance

Personnel carrying out consumer assistance functions in a Federally-facilitated Exchange; and Non-Navigator Assistance Personnel funded through an Exchange Establishment Grant. These organizations and personnel must follow the standards set forth in the regulations implementing §1557 of the ACA (45 CFR §155.215(d)), to ensure access by persons with disabilities as follows:

Any entity or individual carrying out any consumer assistance functions under §155.205(d) and (e) or §155.210, and in accordance with §155.205(c), must—

- 1) Ensure that any consumer education materials, websites, or other tools utilized for consumer assistance purposes are accessible to people with disabilities, including those with sensory impairments, (such as visual or hearing impairments), and those with mental illness, addiction, and physical, intellectual, and developmental disabilities;
- 2) Provide auxiliary aids and services for individuals with disabilities, at no cost, when necessary or when requested by the consumer to ensure effective communication. Use of a consumer's family or friends as interpreters can satisfy the requirement to provide auxiliary aids and services only when requested by the consumer as the preferred alternative to an offer of other auxiliary aids and services;
- 3) Provide assistance to consumers in a location and in a manner that is physically and otherwise accessible to individuals with disabilities;
- 4) Ensure that authorized representatives are permitted to assist an individual with a disability to make informed decisions;
- 5) Acquire sufficient knowledge to refer people with disabilities to local, state, and federal long-term services and supports programs when appropriate; and
- 6) Be able to work with all individuals regardless of age, disability, or culture, and seek advice or experts when needed.

Working with Consumers with Disabilities

Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act Page 3 of 6 Exit

Actions Entities MUST Take

Entities subject to these nondiscrimination laws MUST:

- Provide services, programs, and activities in the most integrated setting appropriate to the needs of qualified individuals with disabilities;
- Confirm any consumer meeting location is physically and otherwise accessible for consumers with disabilities -
For example, consumer assistance events led by Assisters are often held at community health centers or libraries or hosted by social services agencies functioning in a consumer assistance role; so the Assister should make sure there are appropriate auxiliary aids and services at the location. If the chosen location is not accessible, the Assister should find an alternate, accessible location.
- Allow service animals in your facility
- Provide accessible websites, auxiliary aids and services (e.g., materials in Braille, sign language interpreters, TDD telephones) to individuals with disabilities, at no cost, where necessary to ensure effective communication with individuals with hearing, vision, or speech impairments, unless doing so would fundamentally alter the nature of the health program or activity or result in an undue burden (significant difficulty or expense);
- Make reasonable modifications in their policies, practices, and



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- Allow service animals in your facility
- Provide accessible websites, auxiliary aids and services (e.g., materials in Braille, sign language interpreters, TDD telephones) to individuals with disabilities, at no cost, where necessary to ensure effective communication with individuals with hearing, vision, or speech impairments, unless doing so would fundamentally alter the nature of the health program or activity or result in an undue burden (significant difficulty or expense);

- Make reasonable modifications in their policies, practices, and procedures to avoid discrimination on the basis of disability, unless the entity can demonstrate that a modification would fundamentally alter the nature of the provided health service, program, or activity;
- Provide equal access for consumers with disabilities by giving them opportunities to participate in or benefit from services that are equal to those given to consumers without disabilities (e.g., using closed captioning when presenting videos to consumers who are deaf or hard of hearing); and
- Ensure the program operation doesn't unintentionally result in discrimination (e.g., providing services in the most integrated setting appropriate for consumers with disabilities).

Working with Consumers with Disabilities

Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act Page 4 of 6

Exit

Actions Entities Must NOT Take

Entities subject to these nondiscrimination requirements CANNOT:

- Refuse to allow a person with a disability to participate in or benefit from their services, programs or activities, because that person has a disability;
- Apply eligibility criteria for participation in programs, activities, and services that screen out (or tend to screen out) individuals with disabilities, unless they can establish criteria that are necessary for the provision of services, programs, or activities;
- Provide services or benefits to individuals with disabilities through programs that are separate or different, unless the separate programs are necessary to ensure benefits and services are equally effective.



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Actions Entities Must NOT Take

Entities subject to these nondiscrimination requirements CANNOT:

- Refuse to allow a person with a disability to participate in or benefit from their services, programs or activities, because that person has a disability;
- Apply eligibility criteria for participation in programs, activities, and services that screen out (or tend to screen out) individuals with disabilities, unless they can establish criteria that are necessary for the provision of services, programs, or activities;
- Provide services or benefits to individuals with disabilities through programs that are separate or different, unless the separate programs are necessary to ensure benefits and services are equally effective.

The screenshot shows a web-based knowledge check interface. At the top, a blue header bar displays the title "Working with Consumers with Disabilities". Below the header, a dark blue navigation bar contains the text "Requirements of Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act" and "Page 5 of 6". On the right side of the header, there is an "Exit" link. The main content area is titled "Knowledge Check" and contains the following text: "Which of the following are required under Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the ACA in your work helping consumers in the FFM? Select all that apply and then click Check Your Answer." Below this text is a list of four options, each preceded by a checkbox:

- A. You must provide separate services with no added benefits to consumers with disabilities.
- B. You must provide assistance to consumers only with severe disabilities.
- C. You must provide appropriate auxiliary aids and services to consumers with disabilities.
- D. You must make reasonable modifications for consumers with disabilities.

At the bottom left of the content area is a blue button labeled "Check Your Answer". To the right of the content area, a message reads "Complete the Knowledge Check to enable NEXT button". At the very bottom of the page, there is a dark blue footer bar with links for "Menu", "Help", "Glossary", and "Resources". On the far right of the footer bar are "BACK" and "NEXT" buttons.

Knowledge Check

Which of the following are required under Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the ACA in your work helping consumers in the FFM?

Select **all that apply**.

- A. You must provide separate services with no added benefits to consumers with disabilities
- B. You must provide assistance to consumers only with severe disabilities
- C. You must provide appropriate auxiliary aids and services to consumers with disabilities
- D. You must make reasonable modifications for consumers with disabilities

Feedback: The correct answers are C and D. Under Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the ACA, you must provide appropriate auxiliary aids and services and make reasonable modifications for consumers with disabilities. Consumers with disabilities are legally entitled to reasonable accommodations and modifications. Your assistance for consumers with disabilities cannot be reserved for those with severe conditions only.

Key Points

- Individuals with disabilities are defined as persons that have; or have a history of; or are regarded as having, a physical or mental impairment that substantially limits one or more major life activities.
- Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act prohibit discrimination against individuals with disabilities and taken together, ensure equal opportunity in terms of employment, state and local government services, public accommodations, access to commercial facilities, transportation, and health programs or activities.
- As an Assister, your services/organization are likely to be covered by one or more of these laws. As the requirements are similar, it is a good idea to comply with the requirements to ensure equal opportunity for consumers with disabilities, including physical accessibility, provision of auxiliary aids and services, accessible electronic communications and technology, reasonable accommodations and/or modifications, and ensuring program operation doesn't unintentionally result in discrimination against individuals with disabilities.

Click **NEXT** to continue.

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Key Points

- Individuals with disabilities are defined as persons that have; or have a history of; or are regarded as having, a physical or mental impairment that substantially limits one or more major life activities.
- Section 504 of the Rehabilitation Act, the ADA, and Section 1557 of the Affordable Care Act prohibit discrimination against individuals with disabilities and taken together, ensure equal opportunity in terms of employment, state and local government services, public accommodations, access to commercial facilities, transportation, and health programs or activities.
- As an Assister, your services/organization are likely to be covered by one or more of these laws. As the requirements are similar, it is a good idea to comply with the requirements to ensure equal opportunity for consumers with disabilities, including physical accessibility, provision of auxiliary aids and services, accessible electronic communications and technology, reasonable accommodations and/or modifications, and ensuring program operation doesn't unintentionally result in discrimination against individuals with disabilities.

Appropriate Services and Accommodations Module

The screenshot shows a software application window titled "Working with Consumers with Disabilities". At the top right is an "Exit" button and the text "Page 1 of 9". Below the title is a sub-header "Appropriate Services and Accommodations". A main section is titled "Introduction to Appropriate Accommodations for Consumers with Disabilities". It contains text about responsibilities under the Rehabilitation Act, ADA, and ACA, followed by a statement about reasonable accommodations being made on a case-by-case basis. It also lists skills provided by the training, including identifying reasonable accommodations and modifications for consumers with disabilities, cognitive impairments, and intellectual disabilities. A note at the bottom says "Click the BLUE link(s) to enable NEXT button". At the bottom are navigation buttons: "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT >".

Introduction to Appropriate Accommodations for Consumers with Disabilities

Earlier in this training, you learned about your responsibilities when working with consumers with disabilities. Under §504 of the Rehabilitation Act, the ADA, and §1557 of the ACA, these responsibilities include providing equal access, making reasonable modifications and accommodations, and ensuring program operations don't unintentionally discriminate based on disability status.

When consumers require reasonable accommodations or modifications to access your services, these accommodations should be made on a case-by-case basis.

This training will provide you with the skills to:

- Identify how to provide reasonable accommodations and modifications to consumers with disabilities
- Cognitive Impairments
- Intellectual Disabilities

More Information about Cognitive Impairment

Consumers who have cognitive impairments have trouble remembering, learning new things, concentrating, or making decisions that affect their everyday lives. Cognitive impairment ranges from mild to severe. With mild impairment, consumers may begin to notice changes in cognitive functions, but still may be able to do their everyday activities. Severe levels of impairment can lead to losing the ability to understand the meaning or importance of something and the ability to talk or write, resulting in the inability to live independently.

More Information about Intellectual Disability

Intellectual disability is a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills. This disability originates before the age of 18. For more information, visit the American Association on Intellectual and Developmental Disabilities website.

Working with Consumers with Disabilities

Appropriate Services and Accommodations Exit Page 2 of 9

Accessibility for Consumers with Physical Disabilities Outside the Facility

The services offered by Assistors must be accessible to consumers with physical disabilities. Titles II and III of the ADA require buildings to be accessible in compliance with the 2010 ADA Standards for Accessible Design (28 CFR §35.151, §36.403, §36.406).

Some examples of accessibility standards include:

- Parking: The facility's parking must be close to an accessible entrance; it must include an access aisle to provide space for mobility and be on a level surface.
- Drop-off areas: The facility must have an accessible consumer drop-off area that has the same features as described for accessible parking.
- Route to the building entrance: The facility must have an accessible route to the building entrance, from the accessible parking, that is level and without steps or steeply sloped sidewalks.
- Building entrance: The facility's entrance must connect to the accessible route and be clear of any hazardous obstructions; an accessible door should accommodate a variety of mobility devices (e.g., crutches, canes, walkers, and wheelchairs).



Menu Help Glossary Resources < BACK NEXT >

Accessibility for Consumers with Physical Disabilities Outside the Facility

The services offered by Assistors must be accessible to consumers with physical disabilities. Titles II and III of the ADA require buildings to be accessible in compliance with the 2010 ADA Standards for Accessible Design (28 CFR §35.151, §36.403, §36.406).

Some examples of accessibility standards include:

- Parking: The facility's parking must be close to an accessible entrance; it must include an access aisle to provide space for mobility and be on a level surface.
- Drop-off areas: The facility must have an accessible consumer drop-off area that has the same features as described for accessible parking.
- Route to the building entrance: The facility must have an accessible route to the building entrance, from the accessible parking, that is level and without steps or steeply sloped sidewalks.
- Building entrance: The facility's entrance must connect to the accessible route and be clear of any hazardous obstructions; an accessible door should accommodate a variety of mobility devices (e.g., crutches, canes, walkers, and wheelchairs).

Working with Consumers with Disabilities

Appropriate Services and Accommodations

Exit

Page 3 of 9

Accessibility for Consumers with Physical Disabilities Inside the Facility

You must also consider accessibility inside of the facility where you will meet with consumers and in any public space (e.g., a public library) that you may use to meet with consumers.

Examples of accessibility standards that apply include:

- Route to the meeting space within the building: The facility must have an interior accessible route that connects the entrance with the meeting space; it should have the same characteristics as the accessible route to the building entrance.
- Setup of the office or the meeting space: The meeting space must have an accessible floor plan that allows consumers who use mobility devices (e.g., wheelchairs, walkers, crutches) to maneuver throughout.
- Access to appropriate technologies: The meeting space must accommodate consumers who require a modified computer or telecommunication services (e.g., alternative keyboards, speech recognition software, speakerphone options).
- Restrooms: The restrooms must be accessible to consumers with disabilities (e.g., stalls large enough to fit a wheelchair, grab bars).



Menu Help Glossary Resources < BACK NEXT >

Accessibility for Consumers with Physical Disabilities Inside the Facility

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Examples of accessibility standards that apply include:

- Route to the meeting space within the building: The facility must have an interior accessible route that connects the entrance with the meeting space; it should have the same characteristics as the accessible route to the building entrance.
- Setup of the office or the meeting space: The meeting space must have an accessible floor plan that allows consumers who use mobility devices (e.g., wheelchairs, walkers, crutches) to maneuver throughout.
- Access to appropriate technologies: The meeting space must accommodate consumers who require a modified computer or telecommunication services (e.g., alternative keyboards, speech recognition software, speakerphone options).
- Restrooms: The restrooms must be accessible to consumers with disabilities (e.g., stalls large enough to fit a wheelchair, grab bars).

The screenshot shows a knowledge check interface. At the top, it says "Working with Consumers with Disabilities". Below that, under "Appropriate Services and Accommodations", is a section titled "Knowledge Check". A text box contains the following information:
Anastasia is 56 years old. She contacts you about setting up a time to meet about her options for health coverage through an FFM. She mentions that she uses a wheelchair.
Which of the following should you consider when scheduling an appointment with Anastasia?
Select all that apply and then click **Check Your Answer**.

List of options:

- A. Accessible parking near the building entrance
- B. A drop-off area near the building entrance
- C. Large print reading materials for Anastasia
- D. A clear route to the meeting space within the building

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK **NEXT :**

Knowledge Check

Anastasia is 56 years old. She contacts you about setting up a time to meet about her options for health coverage through an FFM. She mentions that she uses a wheelchair.

Which of the following should you consider when scheduling an appointment with Anastasia?

Select all that apply.

- A. Accessible parking near the building entrance
- B. A drop-off area near the building entrance
- C. Large print reading materials for Anastasia
- D. A clear route to the meeting space within the building

Feedback: The correct answers are A, B, and D. Anastasia may need accessible parking while she meets with you or a drop-off area near the building entrance, as well as a clear route to the meeting space. You would not consider providing large print reading materials, unless Anastasia specified that she has a visual impairment.

Working with Consumers with Disabilities

Exit

Appropriate Services and Accommodations

Page 5 of 9

Reasonable Modifications and Accommodations and Auxiliary Aids and Services for Consumers with Cognitive Impairments or Intellectual Disabilities

Consumers with cognitive impairments or intellectual disabilities may need extra time, reasonable modifications and/or accommodations, and/or auxiliary aids and services for your assistance to be effective.

Select the following topics to view examples of appropriate reasonable accommodations or modifications or auxiliary aids and services:

- [Reading](#)
- [Writing](#)
- [Memory](#)
- [Organization](#)
- [Social Skills](#)



Family members or friends may participate in your meeting to provide any additional assistance that the consumer may need, but only if this is the consumer's preference and you have explained to the consumer that other auxiliary aids and services can be provided at no cost.

More information on reasonable modifications and accommodations and auxiliary aids and services for consumers with disabilities, including information on methods to communicate effectively, sign language interpreters, computer aided real-time transcription services, written communications, and telecommunications relay services can be found in the 'Resources' section at the end of this training module.

Click the [BLUE](#) link(s) to enable NEXT button

Menu Help Glossary Resources < BACK [NEXT >](#)

Reasonable Modifications and Accommodations and Auxiliary Aids and Services for Consumers with Cognitive Impairments or Intellectual Disabilities

Consumers with cognitive impairments or intellectual disabilities may need extra time, reasonable modifications and/or accommodations, and/or auxiliary aids and services for your assistance to be effective.

Reading

If a consumer's ability to read is affected by a disability, you could consider:

- Providing pictures, symbols, or diagrams instead of written information
- Reading written information out loud or providing information via audiotape or through voice output on the computer
- Using a line guide to identify or highlight one line of text at a time

Writing

If a consumer's ability to write is affected by a disability, you could consider:

- Providing templates or forms to prompt requested information

- Allowing verbal or typed responses instead of written responses
- Using voice input on the computer
- Providing enough space on forms requiring written responses

Organization

If a consumer's organizational skills are affected by a disability, you could consider:

- Providing color-coded items or resources
- Labeling items or resources
- Using symbols instead of words
- Providing a labeled folder or envelope to keep important information and instructions together

Memory

If a consumer's memory is affected by a disability, you could consider:

- Using a voice activated recorder to record verbal instructions
- Providing written information
- Providing checklists

Social Skills

To better assist a consumer whose social skills are affected by a disability, you could consider:

- Obtaining sensitivity training (e.g., disability awareness) to learn how to interact appropriately with individuals with cognitive or intellectual disabilities
- Utilizing role-playing scenarios or training videos (prior to the meeting) to learn how to assist consumers with cognitive or intellectual disabilities

Family members or friends may participate in your meeting to provide any additional assistance that the consumer may need, but only if this is the consumer's preference and you have explained to the consumer that other auxiliary aids and services can be provided at no cost.

More information on reasonable modifications and accommodations and auxiliary aids and services for consumers with disabilities, including information on methods to communicate effectively, sign language interpreters, computer aided real-time transcription services, written communications, and telecommunications relay services can be found in the 'Resources' section at the end of this training module.

Working with Consumers with Disabilities

Appropriate Services and Accommodations Exit Page 6 of 9

Auxiliary Aids and Services for Consumers Who Are Blind or Have Low Vision

Consumers may have different degrees of visual impairment and may need additional services.

Examples of services you can provide for consumers who are blind or have low vision include:

- Written information in Braille
- Access to information via:
 - Voice or large-print materials
 - Clear black print on white or pale yellow paper
 - Videos with audio description
 - Screen reading software



Menu Help Glossary Resources < BACK NEXT >

Auxiliary Aids and Services for Consumers Who Are Blind or Have Low Vision

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Working with Consumers with Disabilities

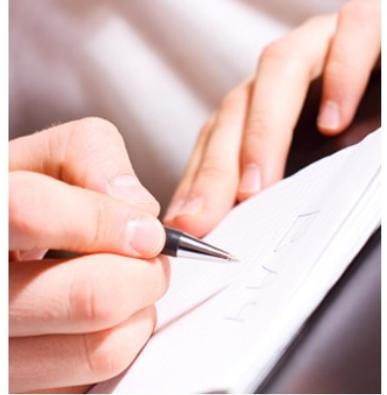
Appropriate Services and Accommodations

Reasonable Modifications and Accommodations and Auxiliary Aids and Services for Consumers Who Are Deaf or Hard of Hearing.

Consumers may have different degrees of hearing capacity and may require additional services.

Examples of services you can provide for consumers who are deaf or hard of hearing include:

- Qualified in-person interpreters
- Video teleconference (VTC) with sign language interpreters
- Clear and understandable speech
- Willingness to repeat information as needed
- Pen and paper to help communication



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Exit

Menu Help Glossary Resources < BACK NEXT >

Reasonable Modifications and Accommodations and Auxiliary Aids and Services for Consumers Who Are Deaf or Hard of Hearing

Consumers may have different degrees of hearing capacity and may require additional services.

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- Qualified in-person interpreters
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The screenshot shows a knowledge check interface. At the top, the title "Working with Consumers with Disabilities" is displayed, along with an "Exit" link. Below the title, the section header "Appropriate Services and Accommodations" is shown, followed by the page number "Page 8 of 9". The main content area contains a scenario about Sang, a 55-year-old janitor, and asks the user to identify services or accommodations to consider for him. It includes a list of options (A, B, C, D) and a "Check Your Answer" button. A note at the bottom of the content area states: "Complete the Knowledge Check to enable NEXT button". At the bottom of the screen, there are navigation links: "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT".

Sang, a 55-year-old janitor, emails you to schedule a meeting to discuss his options for health coverage through an FFM. He tells you that he has early-onset Alzheimer's disease and a hearing impairment, but he knows sign language.

To prepare for your meeting with Sang, which of the following could you consider providing?

Select all that apply and then click **Check Your Answer**.

A. A sign language interpreter
 B. A pad of paper and pen for him to take notes
 C. Checklists to help him keep organized
 D. A large-print version of the paper enrollment form

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

Sang, a 55-year-old janitor, emails you to schedule a meeting to discuss his options for health coverage through an FFM. He tells you that he has early-onset Alzheimer's disease and a hearing impairment, but he knows sign language.

To prepare for your meeting with Sang, which of the following could you consider providing?

Select all that apply.

- A. A sign language interpreter
- B. A pad of paper and pen for him to take notes
- C. Checklists to help him keep organized
- D. A large-print version of the paper enrollment form

Feedback: The correct answers are A, B, and C. You could consider providing a sign language interpreter, a pad of paper and pen, and checklists. Sang hasn't indicated he has a visual impairment that would require a large-print version of the paper enrollment form

Working with Consumers with Disabilities

Exit

Appropriate Services and Accommodations

Page 9 of 9

Key Points

- Consumers may have different degrees of disabilities, and may require additional services or accommodations.
- You should make appropriate accommodations or provide additional services on a case-by-case basis for consumers to access your services.
- You should know the types of reasonable modifications and accommodations and auxiliary aids and services required for consumers with disabilities and be prepared to provide them when necessary.

Click **NEXT** to continue.



Menu Help Glossary Resources < BACK **NEXT** >

Key Points

- Consumers may have different degrees of disabilities, and may require additional services or accommodations.
- You should make appropriate accommodations or provide additional services on a case-by-case basis for consumers to access your services.
- You should know the types of reasonable modifications and accommodations and auxiliary aids and services required for consumers with disabilities and be prepared to provide them when necessary.

Best Practices and Etiquette

Working with Consumers with Disabilities

Exit

Best Practices and Etiquette

Page 1 of 11

Introduction to Best Practices and Etiquette When Providing Services

When working with consumers with disabilities, it's important to communicate in a way that best supports their needs.

This training will provide you with the skills to:

- Recognize common communication issues when working with consumers with disabilities
- Identify best practices for communicating with consumers with disabilities

*Click **NEXT** to continue.*



Menu Help Glossary Resources

< BACK **NEXT >**

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- Recognize common communication issues when working with consumers with disabilities
- Identify best practices for communicating with consumers with disabilities

Working with Consumers with Disabilities

Best Practices and Etiquette

Exit

Page 2 of 11

Guidelines to Remember

Consumers with disabilities shouldn't be treated any differently than consumers without disabilities. Consumers with disabilities are independent and capable, so it's important not to stereotype. Always be respectful of consumers and their specific needs.

To the greatest extent possible, consumers seeking health coverage should be the primary source of information and decision making about their health coverage, even if they're accompanied by a caregiver, authorized representative, guardian, or family member. When another person is authorized to represent the consumer, make sure the consumer is the focus of the discussion, that you speak directly to the consumer, and that the consumer participates in the conversation to the greatest extent possible.

Keeping this in mind, follow these guidelines:

- Be considerate, patient, and take your time
- Don't make assumptions (e.g., don't assume a consumer with a disability needs your help; if in doubt, ask the consumer)
- Avoid any actions or behaviors that may be viewed as offensive or inappropriate by a consumer with a disability



Menu Help Glossary Resources < BACK NEXT >

Guidelines to Remember

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Working with Consumers with Disabilities

Best Practices and Etiquette

Communicating with Consumers with Disabilities

When writing or speaking about consumers with disabilities, it's important to put the consumer first. Group designations such as 'the blind' or 'the disabled' are discouraged, because they don't reflect the individuality, equality, or dignity of consumers with disabilities.

Also, referring to a consumer without disabilities as a 'normal person' implies you think the consumer with a disability isn't normal, whereas the term 'person without a disability' is descriptive but not negative. Positive language empowers.

As a best practice, avoid words like "disabled" or "handicapped;" instead, use phrases like "a consumer with a disability." Remember, your language should emphasize the consumer and not the disability.

The chart below shows examples of positive and negative phrases.

Avoid	Use
Mental Retardation	A consumer with an intellectual disability
Wheelchair-bound	A consumer who uses a wheelchair
Blind Consumer	A consumer who is blind



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Exit

Menu Help Glossary Resources < BACK NEXT >

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Working with Consumers with Disabilities

Best Practices and Etiquette

Exit

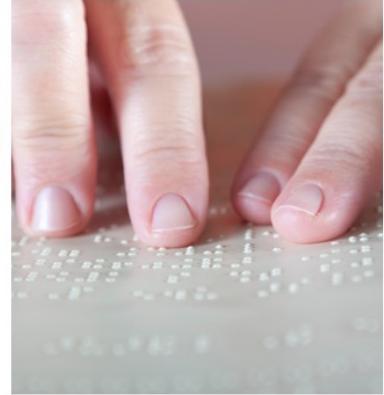
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Best Practices for Communicating with Consumers with Disabilities

You should follow best practices when communicating with consumers with disabilities. The following pages provide examples.

General tips on effective communication with consumers with disabilities include the following:

- When introduced to a consumer with a disability, it's appropriate to offer to shake hands. Consumers with limited hand use or who wear an artificial limb can usually shake hands. Shaking hands with the left hand is an acceptable greeting.
- When you offer assistance, wait until the offer is accepted. If help is accepted, listen to or ask for instructions on how to assist.
- When addressing consumers, treat adults as adults. Use the consumer's first name only when extending the same familiarity to all others.
- When you happen to use common expressions, like 'See you later' if communicating with a consumer who's blind or 'Did you hear about that?' if communicating with a consumer who's deaf, understand that this happens and don't be embarrassed.
- When you encounter working animals (e.g., those that generally wear a harness), don't try to pet, play, or engage with them.
- When you have questions or are unsure of what to do, don't be afraid to ask consumers with disabilities how you can best assist them.
- Follow the cues and preferences of the consumer you're assisting.



Menu Help Glossary Resources < BACK NEXT >

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- When you encounter working animals (e.g., those that generally wear a harness), don't try to pet, play, or engage with them.

- When you have questions or are unsure of what to do, don't be afraid to ask consumers with disabilities how you can best assist them.
- Follow the cues and preferences of the consumer you're assisting.

The screenshot shows a web-based knowledge check interface. At the top, a blue header bar reads "Working with Consumers with Disabilities". On the right side of the header are "Exit" and "Page 5 of 11" buttons. Below the header is a white content area with a dark blue border. The title "Best Practices and Etiquette" is at the top left of this area, and "Knowledge Check" is centered below it. A text block asks about communicating with a blind consumer named Samantha. It instructs the user to "Select all that apply" and click "Check Your Answer". A list of four options follows:

- A. You assume Samantha needs help communicating, so you bring large print materials for her.
- B. You greet her and offer to shake her hand, even though you notice she may have a limited handshake.
- C. You're considerate and patient, as you are with all consumers.
- D. You see Samantha as a consumer, not as a consumer with a disability.

A blue "Check Your Answer" button is located at the bottom left of the content area. At the very bottom of the page, a blue footer bar contains links for "Menu", "Help", "Glossary", and "Resources". To the right of these are "BACK" and "NEXT" buttons.

Knowledge Check

You're helping Samantha, a consumer who is blind, learn about her health coverage options through an FFM.

Keeping in mind what you've learned so far about communicating with consumers with disabilities, what should you do to effectively assist Samantha?

Select **all that apply**.

- A. You assume Samantha needs help communicating, so you bring large print materials for her.
- B. You greet her and offer to shake her hand, even though you notice she may have a limited handshake.
- C. You're considerate and patient, as you are with all consumers.
- D. You see Samantha as a consumer, not as a consumer with a disability.

Feedback: The correct answers are B, C, and D. You should be considerate and patient with Samantha, as with all others, and should see her as a consumer, as opposed to a consumer with a disability. You recognize it's still appropriate to shake her hand in your initial greeting. You don't assume she needs your help by bringing large print materials for her, may not be helpful,

depending on the type and severity of her condition. Instead, you can assess her needs by asking about her communication preferences.

Working with Consumers with Disabilities

Exit

Best Practices and Etiquette

Page 6 of 11

Best Practices for Communicating with Consumers with Cognitive Impairments

A consumer with a cognitive disability may have more difficulty with mental tasks than other consumers.

The following best practices will help you communicate with consumers who have a cognitive disability:

- Speak clearly and directly
- Make eye contact
- Keep sentences short
- Avoid using "yes" and "no" questions
- Rephrase or repeat questions and ask follow-up questions if needed
- Ask the consumer to rephrase what you said, when unsure if the consumer understood you properly
- Add more time to your scheduled appointment, if needed

Some consumers with cognitive impairments may be unable to communicate through spoken language. You should work with them to identify their preferred method of communication (e.g., sounds, drawings, or pictures) and communicate with them in the way that they choose.



Menu Help Glossary Resources < BACK NEXT >

Best Practices for Communicating with Consumers with Cognitive Impairments

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- Add more time to your scheduled appointment, if needed

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Working with Consumers with Disabilities

Best Practices and Etiquette

Page 7 of 11

Exit

Best Practices for Communicating with Consumers with Speech Impairments

Consumers with speech impairments may have difficulty speaking clearly or at all. Use the following best practices to communicate effectively with consumers who have speech impairments.

Do:

- Speak with the consumers the same way you do with others
- Be prepared to offer auxiliary aids and services (e.g., audio recordings)
- Repeat what you thought the consumer said, if necessary, to give the consumer an opportunity to correct or confirm your understanding
- Ask consumers about their preferred way of communicating
- Try to ask questions that require only short answers or a nod of the head

Don't:

- Finish words or complete sentences
- Assume you know the consumer's preferred way of communicating



Menu Help Glossary Resources < BACK NEXT >

Best Practices for Communicating with Consumers with Speech Impairments

Consumers with speech impairments may have difficulty speaking clearly or at all. Use the following best practices to communicate effectively with consumers who have speech impairments.

Do:

- Speak with the consumers the same way you do with others
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- Repeat what you thought the consumer said, if necessary, to give the consumer an opportunity to correct or confirm your understanding
- Ask consumers about their preferred way of communicating
- Try to ask questions that require only short answers or a nod of the head

Don't:

- Finish words or complete sentences
- Assume you know the consumer's preferred way of communicating

Working with Consumers with Disabilities

Best Practices and Etiquette

Page 8 of 11

Best Practices for Communicating with Consumers with Hearing Impairments

Consumers with hearing impairments may be described as deaf or hard of hearing.

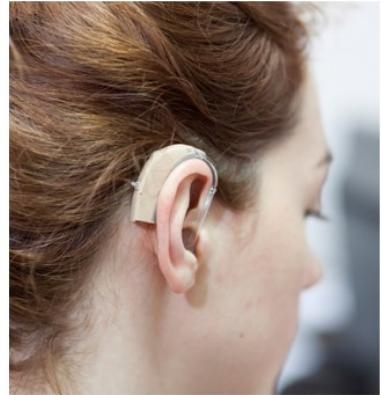
The following best practices will help you communicate with consumers who have hearing impairments:

- Find out how the consumer prefers to communicate (e.g., speech/lip reading, writing, sign language).
- Ask if the consumer would like to get help through interpreter services, and if an interpreter is preferred, offer to help connect the consumer with the service at no cost.
- Speak at your normal volume, unless the consumer asks you to speak louder, but don't shout.
- Look directly at the consumer while speaking, even if an interpreter is present. Don't turn your back or walk around while talking.
- Make sure your meeting place is well lit so that consumers can easily see you.

There are several [additional communication best practices](#) that are suggested when assisting hearing impaired consumers.

Click the [BLUE](#) link(s) to enable NEXT button

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Best Practices for Communicating with Consumers with Hearing Impairments

Consumers with hearing impairments may be described as deaf or hard of hearing.

The following best practices will help you communicate with consumers who have hearing impairments:

- Find out how the consumer prefers to communicate (e.g., speech/lip reading, writing, sign language).
- Ask if the consumer would like to get help through interpreter services, and if an interpreter is preferred, offer to help connect the consumer with the service at no cost.
- Speak at your normal volume, unless the consumer asks you to speak louder, but don't shout.
- Look directly at the consumer while speaking, even if an interpreter is present. Don't turn your back or walk around while talking.
- Make sure your meeting place is well lit so that consumers can easily see you.

There are several additional communication best practices that are suggested when assisting hearing impaired consumers.

Additional Communication Best Practices

- Speak clearly in a normal tone, keeping your hands away from your face.
- Use short and simple sentences.
- Use pen and paper or lip reading only where appropriate for the particular conversation and type of communication.
- Don't talk while writing a note, because the consumer can't read your notes and lips at the same time.
- Allow family members or friends to serve as interpreters if this is the consumer's preference and you have explained to the consumer that a qualified interpreter can be provided at no cost.

Working with Consumers with Disabilities

Exit

Best Practices and Etiquette

Page 9 of 11

Best Practices for Communicating with Consumers with Mental Impairments

Consumers with mental health impairments may suffer from disorders that affect their mood, thinking, and behavior. Consumers with mental health impairments may not present symptoms that are readily apparent; however, it's still vital to provide good customer service to them.

The following best practices will help you communicate with consumers with mental health impairments:

- Approach the consumer in a calm, non-threatening, and reassuring manner
- Hold conversations in a setting free of distractions
- Be patient, flexible, and supportive



Menu Help Glossary Resources < BACK NEXT >

Best Practices for Communicating with Consumers with Mental Impairments

Consumers with mental health impairments may suffer from disorders that affect their mood, thinking, and behavior. Consumers with mental health impairments may not present symptoms that are readily apparent; however, it's still vital to provide good customer service to them.

The following best practices will help you communicate with consumers with mental health impairments:

- Approach the consumer in a calm, non-threatening, and reassuring manner
- Hold conversations in a setting free of distractions
- Be patient, flexible, and supportive

The screenshot shows a knowledge check section titled "Knowledge Check". The scenario describes a consumer named Eze who is deaf and has provided a note to the user. The user is asked to select all applicable communication methods. A "Check Your Answer" button is present, and a note indicates that completing the check will enable the "NEXT" button. Navigation links for "Menu", "Help", "Glossary", and "Resources" are at the bottom, along with "BACK" and "NEXT" buttons.

Best Practices and Etiquette **Page 10 of 11**

Knowledge Check

Eze visits your office to review his health coverage options through an FFM. He hands you a note that says he's deaf.

What should you do to communicate with him effectively?

Select **all that apply** and then click **Check Your Answer**.

A. Write a note back to Eze asking how he prefers to communicate, such as having a sign language interpreter, lip reading, or writing

B. Speak very loudly to help Eze hear what you're saying

C. Assume Eze wants an interpreter and tell him to come back when you're able to schedule one

D. After you've communicated to Eze that a qualified interpreter can be provided at no charge, ask him if he prefers to have family members or friends help interpret for him

Check Your Answer

Complete the Knowledge Check to enable NEXT button

Menu Help Glossary Resources < BACK NEXT >

Knowledge Check

Eze visits your office to review his health coverage options through an FFM. He hands you a note that says he's deaf.

What should you do to communicate with him effectively?

Select **all that apply**.

- A. Write a note back to Eze asking how he prefers to communicate, such as having a sign language interpreter, lip reading, or writing
- B. Speak very loudly to help Eze hear what you're saying
- C. Assume Eze wants an interpreter and tell him to come back when you're able to schedule one
- D. After you've communicated to Eze that a qualified interpreter can be provided at no charge, ask him if he prefers to have family members or friends help interpret for him

Feedback: The correct answers are A and D. Since Eze gave you a note, it's safe to assume he can read, so writing him a note is a good way to communicate with him and identify his preferred method of communication. You may ask if he prefers to have a family member or friend help him communicate, but only after communicating to him that a qualified interpreter

can be provided at no charge. You shouldn't speak very loudly because you don't yet know Eze's preferred method of communication. Also, you should do your best to help Eze during this meeting, as opposed to rescheduling one for later.

Working with Consumers with Disabilities

Best Practices and Etiquette

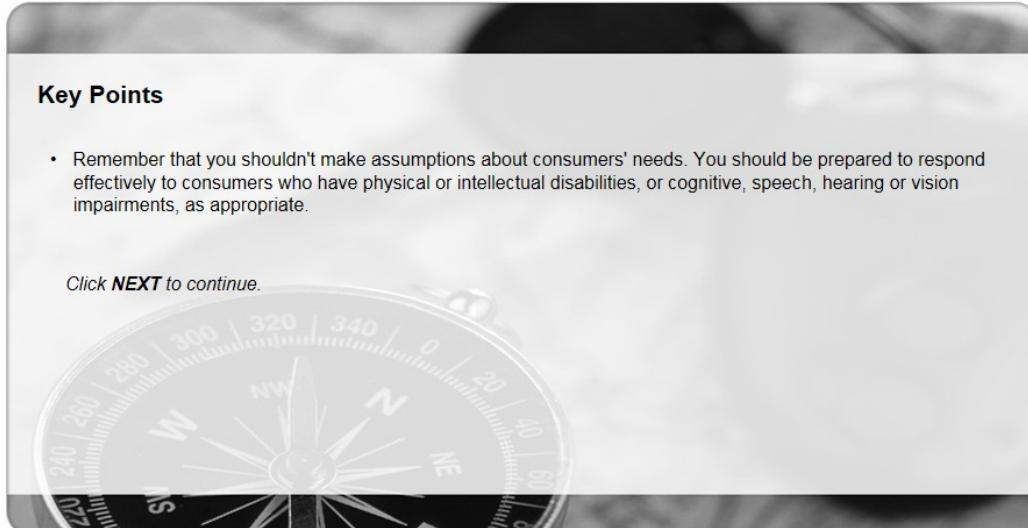
Exit

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Key Points

- Remember that you shouldn't make assumptions about consumers' needs. You should be prepared to respond effectively to consumers who have physical or intellectual disabilities, or cognitive, speech, hearing or vision impairments, as appropriate.

Click **NEXT** to continue.



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Key Points

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Introduction to Application Assistance Module

Working with Consumers with Disabilities

Introduction to Application Assistance

Section 1557 of the Affordable Care Act extends consumer protections to a wide range of consumers, including those with disabilities. It's important for you to be familiar with the different considerations and resources available to consumers with disabilities when choosing health coverage.

This training will provide you with the skills to:

- Explain coverage options for consumers with disabilities
- Describe the protections §1557 of the Affordable Care Act provides to consumers, including those with disabilities
- List health coverage options that may be available outside a Marketplace for consumers with disabilities, such as Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), the Ryan White HIV/AIDS Program, and pharmaceutical patient assistance programs

Click **NEXT** to continue.

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Introduction to Application Assistance

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Working with Consumers with Disabilities

Introduction to Application Assistance

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Meet Ronna

Do you remember Alex, Josephine, and their aunt Ronna? You met them earlier in the training. Ronna is diabetic and hasn't been managing her diabetes because she doesn't have health coverage.

Alex and Josephine are worried about Ronna and brought her to you for help with enrolling in health coverage through the FFM in her state. Ronna is anxious that she won't be covered because she hasn't been taking care of herself and she has impaired vision.



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Working with Consumers with Disabilities

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Introduction to Application Assistance

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Consumers with Disabilities and the Affordable Care Act

You can ease Ronna's mind by explaining available health coverage options to her. Due to her diabetes and low vision, she may have been classified previously as a consumer with a pre-existing condition or a disability, and either been denied health coverage or paid higher premiums for coverage.

The Affordable Care Act provides several protections to all consumers, including those with disabilities. For example, job-based and non-grandfathered individual health plans aren't allowed to refuse to sell a policy to consumers or charge them a higher premium for coverage based on a pre-existing condition, including a disability.

Consumers should also know that the Affordable Care Act:

- Prohibits most health plans from placing annual and lifetime dollar limits on most benefits
- Helps make wellness and prevention services (e.g., cancer screenings and routine vaccinations) more affordable and accessible by requiring many health plans to cover certain preventive services without imposing a copayment, coinsurance, or deductible
- Creates new opportunities for state Medicaid programs to provide additional services to help low-income consumers with disabilities, particularly those who need long-term care at home and in the community



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Working with Consumers with Disabilities

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Ronna's Condition

Remember, you talked to Ronna about the Affordable Care Act, how it protects her, and how you could help her fill out her FFM eligibility application. Ronna filled out the eligibility application with your assistance. The FFM application asks whether the consumer or any family members have a disability.

The question on the form is:

'Do you have a physical, mental, or emotional health condition that causes limitations in activities (like bathing, dressing, daily chores, etc.) or live in a medical facility or nursing home?'

The application asks this question because the FFM is trying to determine (or depending on the state, assess) if the applicant is eligible for Medicaid on a basis other than his/her income. This question isn't intended to help Assistors identify the specific impairments or activity limitations that they should be aware of to provide appropriate assistance.

Some consumers with disabilities might answer "no" to this question, because they don't think it applies to them, or because they know that they don't qualify for Medicaid based on disability. In some instances, responding "yes" may delay a determination of eligibility, because the application will first have to be evaluated by the state Medicaid agency. Rather than wait for a determination by the state Medicaid agency, the consumer may prefer to get health coverage more quickly by choosing a qualified health plan (QHP) through a Marketplace. However, if an applicant wants a prompter determination of Medicaid eligibility, the applicant has the option to file an application with the Medicaid agency directly.

You recall that Ronna is eligible to enroll in a QHP through the FFM. There are several options available for Ronna to choose from, and she discusses her plan options with you. She points out that insulin for her diabetes is very expensive and wants to be sure it's covered. Ronna also hopes that she can get some type of coverage to help with her vision.

Here's a [key tip](#) to remember when helping consumers complete their application.

Click the BLUE link(s) to enable NEXT button

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Remember, you talked to Ronna about the Affordable Care Act, how it protects her, and how you could help her fill out her FFM eligibility application. Ronna filled out the eligibility application with your assistance.

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Here's a key tip to remember when helping consumers complete their application.

Key Tip

Don't forget to remind consumers that they're required to answer all application questions truthfully.

Working with Consumers with Disabilities

Exit

Introduction to Application Assistance

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Working with Consumers with Disabilities to Identify Health Coverage Options

Assessing consumers' needs is an important beginning step to helping them get health coverage. This includes consumers with disabilities. Assessing their needs is important to helping them identify appropriate health coverage options.

Because Ronna has a vision impairment, she may need additional accommodations. Additional [information](#) on vision impairments and ideas for accommodating consumers with disabilities may be found in the National Disability Navigator Resource Collaborative Disability Guide.



Click the [BLUE](#) link(s) to enable NEXT button

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Working with Consumers with Disabilities to Identify Health Coverage Options

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Additional Information

The Centers for Medicare & Medicaid Services (CMS) doesn't endorse the information on the National Disability Navigator Resource Collaborative website, but Assisters may find this resource helpful.

Working with Consumers with Disabilities

Exit

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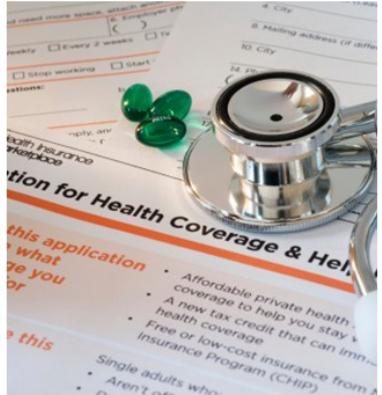
Introduction to Application Assistance

Working with Consumers with Disabilities to Identify Health Coverage Options (con't)

Remember that you should provide appropriate services and accommodations when reviewing Ronna's health coverage options. Because she has a vision impairment, you should keep that in mind when discussing available coverage options with her.

To provide effective assistance, you should:

- Work with Ronna to help identify and understand her health coverage priorities and needs
- Review her coverage options, highlighting how each option addresses her needs
- Refer her to other health coverage programs for which she may qualify



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Working with Consumers with Disabilities to Identify Health Coverage Options (con't)

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Working with Consumers with Disabilities

Exit

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Coverage Considerations for Consumers with Disabilities

You should discuss several factors when helping consumers, including consumers with a disability, choose health coverage:

- [Cost](#)
- [Accessibility](#)
- [Quality](#)
- [Adequacy](#)

Remember that it's important to encourage consumers with disabilities to compare costs and coverage for the specific benefits offered by different QHPs (and other coverage options, such as Medicaid) to ensure the selected coverage meets their needs, and to be aware they can change individual market QHPs only when permitted during a Special Enrollment Period (SEP) or the individual market Open Enrollment period.



Accessibility

Cost

Quality Adequacy

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Coverage Considerations for Consumers with Disabilities

You should discuss several factors when helping consumers, including consumers with a disability, choose health coverage:

Cost

Consumers' costs include both the plan premium as well as other out-of-pocket costs for health services, such as deductibles, coinsurance, and copayments for services like prescriptions and durable medical equipment (DME) (e.g., wheelchairs, walkers).

Accessibility

Generally, accessibility, in the context of health coverage, refers to the availability and inclusion of suitable doctors for consumers' needs and doctor office accessibility. For instance, choosing a primary care physician that has an office with elevator access or other forms of accommodations for those with physical disabilities.

Key considerations for assisting consumers with disabilities to evaluate accessibility include the following:

- Consumers with disabilities often have long-standing relationships with providers who are familiar with their complex medical needs, so it's particularly important to help them determine if these providers participate in the provider networks of any of the QHPs that they're considering.
- Consumers with disabilities who don't have coverage, but hope to get coverage through a Marketplace, may require access to specific specialty providers, therapies, pharmacies, and suppliers.

Quality

Quality health care should be safe, effective, patient-centered, timely, efficient, and equitable.

Adequacy

Generally, adequacy, in the context of health coverage means having sufficient coverage for the consumer's needs. This may include coverage for durable medical equipment (DME). It can also include availability of psychiatric and preventive care (e.g., coverage for some immunizations), as well as alternative care. Lastly, adequacy may include availability of attendant and personal assistance care to help maintain a consumer's functional capacity.

Key considerations for assisting consumers with disabilities to evaluate adequacy include the following:

- Review the "Summary of Benefits and Coverage" (SBC) for each QHP under consideration to compare available benefits and related costs. A link to the SBC for each QHP participating in the FFMs is available on HealthCare.gov.
- Review the "Evidence of Coverage" (EOC) for each QHP under consideration. The EOC is different than the SBC, because it provides more detailed information on the health care benefits the QHP covers, payments (e.g., premiums, deductibles, copayments, coinsurance), and how to get services. You or the consumer may be able to get the EOC from the QHP's website or by calling the QHP's customer service department.
- Review QHP provider directories to confirm that a consumer's preferred providers are included in a QHP's network.

Remember that it's important to encourage consumers with disabilities to compare costs and coverage for the specific benefits offered by different QHPs (and other coverage options, such as Medicaid) to ensure the selected coverage meets their needs, and to be aware they can change individual market QHPs only when permitted during a Special Enrollment Period (SEP) or the individual market Open Enrollment period.

Working with Consumers with Disabilities

Exit

Introduction to Application Assistance

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Options Outside a Marketplace for Consumers with Disabilities

Ronna appreciates your help. She feels so much better knowing that she might be able to get health coverage. She wonders if there are other coverage options that she may be able to get other than a QHP through the FFM.

You should be prepared to offer at least basic information on other coverage options available to consumers with disabilities, in addition to QHPs. These coverage options may include: Medicaid, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), the Ryan White HIV/AIDS program, Medicare, and pharmaceutical assistance programs. Select each program to learn more.

[Medicaid](#)

[SSI and SSDI Programs](#)

[Ryan White HIV/AIDS Program](#)

[Medicare](#)

[Pharmaceutical Assistance Programs](#)



Click the **BLUE** link(s) to enable NEXT button

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Medicaid

Medicaid provides health coverage for many consumers with disabilities. Consumers with disabilities who are eligible can get Medicaid covered services that are deemed medically necessary. Many of these individuals require and receive long-term services and support. These services can be provided through a variety of delivery systems. Ronna can get an eligibility determination or assessment for Medicaid through the FFM. Depending on the state where she lives, the FFM may provide a final decision of whether or not Ronna is eligible for Medicaid; or the FFM will send Ronna's application information to the state Medicaid agency to make a final decision about her Medicaid eligibility.

SSI and SSDI Programs

While SSI and SSDI are different in many ways, both programs are administered by the Social Security Administration (SSA). Consumers who have a disability and meet medical and financial criteria may qualify for benefits under both programs.

SSDI pays benefits to a consumer and certain members of the consumer's family if a consumer is 'insured,' meaning the consumer or certain members of the consumer's family worked long enough to qualify for Social Security and paid Social Security taxes.

SSI pays benefits to some consumers, including consumers with disabilities, based on financial need.

For both SSDI and SSI, the consumer must also meet certain medical criteria in order to be eligible.

In most states, consumers who get SSI automatically qualify for Medicaid coverage. In a few states, SSI beneficiaries are not automatically eligible for Medicaid, although they still qualify in most situations.

However, some states use more restrictive Medicaid eligibility criteria, which differ from state to state. Additionally, SSDI beneficiaries are automatically eligible for Medicare after 24 months.

Key considerations for assisting consumers with disabilities to understand Medicaid eligibility include the following:

- Not everyone with a disability is automatically eligible for Medicaid. This includes some SSI beneficiaries in a few states and consumers who receive SSDI benefits. However, though coverage isn't automatic, nearly all states offer coverage to people with disabilities who aren't receiving SSI but have been determined by the Social Security Administration (SSA) or their state Medicaid agency to have a disability and have income below state-established thresholds.
- Individuals not getting SSI or SSDI but seeking Medicaid coverage based on disability must demonstrate that they have an impairment that prevents them from performing "substantial gainful activity" for at least one year. Once a disability determination is made, the individual must then pass an asset test and meet specific income requirements to be considered for Medicaid eligibility.

Key considerations for assisting consumers with disabilities to understand Medicaid eligibility include the following:

- Most states have Medicaid programs that encourage people with disabilities to work by extending them full Medicaid coverage, even when their employment affects their eligibility for SSA-related disability benefits.

- Some consumers with disabilities who aren't otherwise eligible for Medicaid may wish to purchase health coverage through a Marketplace. Because eligibility criteria vary, you should refer consumers to your state Medicaid agency for help with detailed questions that you aren't able to answer.

Ryan White HIV/AIDS Program

The Ryan White HIV/AIDS Program provides HIV-related services for consumers who don't have sufficient health care coverage or financial resources to cope with the HIV disease. The program fills gaps in health coverage not met by other health coverage.

Medicare

Medicare provides health coverage for consumers age 65 and older, as well as younger consumers with disabilities and consumers of any age with End-Stage Renal disease (permanent kidney failure requiring dialysis or kidney transplant).

Pharmaceutical Assistance Programs

Some pharmaceutical companies offer additional prescription drug assistance programs, also called patient assistance programs. These programs are run by pharmaceutical companies to provide free or low-cost medications to consumers who can't afford to buy their medicine. CMS doesn't endorse any particular pharmaceutical assistance program.

Working with Consumers with Disabilities

Exit

Introduction to Application Assistance

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Resources for Consumers with Disabilities

Resources are available to help consumers with disabilities get coverage. Consumers with disabilities have choices and enhanced protections. You should tell them about these choices when you help review their options for health coverage.

The 'Resources' section includes the following tools to help consumers with disabilities:

- Finding Coverage and Pricing Options: A tool to help consumers find available private health plans
- Your Insurance Company and Costs of Coverage: A search tool that allows consumers to find a basic profile of their health insurance company
- Understanding Insurance: A resource that helps consumers understand their options, rights, and protections under the Affordable Care Act



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The screenshot shows a knowledge check section titled "Knowledge Check". The scenario describes Ronna's friend, Barry, who is 42 years old and doesn't have health insurance. He's been getting Social Security Disability Insurance (SSDI) for almost 2 years. Barry uses a wheelchair and takes prescription medicine to help control pain. He heard he might be able to get health coverage through the FFM in his state. The question asks which of the following would help Barry in learning about the best health coverage options for him? The user is instructed to select all that apply and then click "Check Your Answer". There are four options listed:

- A. Information about which drug companies offer prescription drug assistance programs.
- B. Without asking Ronna if you may do so, tell Barry that Ronna selected a health plan that should also work for Barry because they both have pre-existing conditions.
- C. Information about Medicare for consumers with disabilities who have been getting SSDI for more than 24 months.
- D. Information about online resources where Barry can get more information to help him understand his health coverage options.

A "Check Your Answer" button is visible at the bottom left. A note at the bottom center says "Complete the Knowledge Check to enable NEXT button". Navigation buttons for "Menu", "Help", "Glossary", "Resources", "BACK", and "NEXT" are at the bottom right.

Knowledge Check

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Which of the following would help Barry in learning about the best health coverage options for him?

Select **all that apply**.

- A. Information about which drug companies offer prescription drug assistance programs.
- B. Without asking Ronna if you may do so, tell Barry that Ronna selected a health plan that should also work for Barry because they both have pre-existing conditions.
- C. Information about Medicare for consumers with disabilities who have been getting SSDI for more than 24 months.

- D. Information about online resources where Barry can get more information to help him understand his health coverage options.

Feedback: The correct answers are A, C, and D. Since Barry takes prescription medication regularly, he may benefit from learning about prescription drug assistance programs. (Remember you may not endorse any specific drug assistance program.)

Along with providing health coverage for consumers 65 and older, Medicare also provides health coverage for consumers with disabilities (after a 24-month waiting period and if a certain number of Quarters of Coverage have been earned by the individual, his/her spouse, or a family member), and those with certain diseases. Since Barry is approaching the end of the 24-month waiting period, he should know about this upcoming transition to possible entitlement to Medicare coverage.

Online resources are available to help consumers with disabilities get health coverage. You can discuss all available health plans, but you may not disclose to Barry the specific plan that Ronna selected without first getting Ronna's consent. Doing so without Ronna's consent would violate the privacy and security standards you agreed to uphold.

The screenshot shows a course interface titled "Working with Consumers with Disabilities". At the top, there are links for "Introduction to Application Assistance" and "Exit", with a page number "Page 11 of 11" on the right. Below this is a large central area containing a list of "Key Points" and some descriptive text. At the bottom of this area, there are buttons for "Menu", "Help", "Glossary", "Resources", and a "BACK" button.

Key Points

- The Affordable Care Act expands health coverage options for all consumers, including those with disabilities, and provides them with additional protections.
- As you would do for all other consumers, your role is to assess the needs of consumers with disabilities and effectively assist them in getting health coverage.
- Consumers with disabilities, like all other consumers, should consider cost, accessibility, quality, and adequacy when choosing their health coverage.
- Additional coverage options might exist for consumers with disabilities, including Medicaid, the SSI and SSDI Programs, the Ryan White HIV/AIDS Program, Medicare, and pharmaceutical assistance programs.

You've successfully completed this course.

Click **Exit** to leave the course and take the Working with Consumers with Disabilities exam.

Once you've started an exam, you must complete it. If you need to stop and return to it later, your progress won't be saved. You'll need to start the exam over from the beginning.

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Key Points

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Working with Consumers with Disabilities Resources

Americans with Disabilities Amendments Act (ADAAA)

The text of the ADAAA is available on the official Equal Opportunity Employment Commission website along with other official releases and guidance regarding federal regulation.

http://www.eeoc.gov/laws/statutes/adaaa_info.cfm

American Association on Intellectual and Developmental Disabilities Definition of "Intellectual Disability"

Official AAIDD definition of intellectual disability and links to further reading about intellectual disabilities.

<http://aaidd.org/intellectual-disability/definition#.U5d6rvmwJrM>

National Disability Navigator Resource Collaborative Disability Guide

A guide for Navigators working with consumers with disabilities.

<http://www.nationaldisabilitynavigator.org/ndnrc-materials/disability-guide/>

National Disability Resource Navigator Collaborative Blog

A blog for Navigators that discusses how recent updates released by CMS affect consumers with disabilities.

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

National Disability Resource Navigator Collaborative Blog and Fact Sheets

A blog for Navigators that discusses how recent updates released by CMS affect consumers with disabilities.

<http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/>

More Information about Qualifying for Medicaid with a Disability

Provides information about eligibility for Medicaid for consumers with disabilities.

<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Population/People-with-Disabilities/Individuals-with-Disabilities.html>

Programs in Your State

An interactive map from InsureKidsNow.gov that helps consumers find children's health coverage options in their state.

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<http://insurekidsnow.gov/state/index.html>

Medicaid Eligibility and Enrollment By State:

An interactive map offering details on each state's Medicaid program.

<http://www.medicaid.gov/medicaid-chip-program-information/by-state/by-state.html>

Finding Coverage and Pricing Options:

A federal government website that helps consumers find available private health plans through a locator tool that searches plans by state and other criteria.

<http://finder.healthcare.gov/>

Your Insurance Company & Costs of Coverage:

A federal government website that provides information on insurance companies and associated costs of health coverage. Account creation is required to access information.

<https://data.healthcare.gov/>

Understanding Insurance:

A federal government website that describes the concept of insurance, explains how to apply for coverage, and how to compare options in a Health Insurance MarketplaceSM.

<https://www.healthcare.gov/using-marketplace-coverage/common-questions/>