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Health

Consortium for Citizens with Disabilities

For release Sept. 23, 1993

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CONSORTIUM FOR CITIZENS WITH DISABILITIES
RESPONSE TO PRESIDENT CLINTON'S HEALTH CARE REFORM PROPOSAL

The Consortium for Citizens with Disabilities (CCD) strongly supports President Clinton's initiative in making health care reform a top priority for his Administration. We are pleased that for the first time an Administration is supporting comprehensive reform and has offered a proposal that finally addresses many of the problems in our current system.

The CCD is a Washington-based coalition of over 100 national organizations concerned with disability policy, which advocates on behalf of people with disabilities. CCD member groups represent people with physical, mental, cognitive, and sensory disabilities and people with chronic, disabling illnesses. These individuals and their families are the most vulnerable in the present health care system. They have often been refused health insurance because of pre-existing conditions; have had to accept inadequate coverage; and have been most threatened by loss of coverage. Therefore, health care reform that will provide universal, comprehensive, and affordable health care to all Americans regardless of their health or disability status is a major priority of the Consortium.

The CCD measures all reform proposals against five principles for health care reform from the disability perspective. These are non-discrimination, comprehensiveness, appropriateness, equity, and efficiency. In many ways, the President's proposal measures up to the CCD principles. For example, the guarantee that no one will be denied health insurance for any reason and the elimination of pre-existing condition exclusions will mean than many people with disabilities will finally have access to health care services.

Further, we are pleased that the proposal includes important new initiatives in the area of long term services and supports, including personal assistance services. Taken together with the acute health care reforms, these new initiatives are a critical step toward achieving independence, integration, and productivity for millions of Americans with disabilities and fulfilling the promise of the Americans with Disabilities Act.

We strongly believe that President Clinton is proposing a system that would be a major improvement over what exists today. He is attempting to lay the groundwork for a universal system under which every American will have access to comprehensive health care regardless of their age, income or health status. The CCD recognizes the complexity of this task and is strongly committed to working with the Administration and Congress to address specific areas of concern and to ensure that the final proposal that Congress passes is the best plan possible for people with disabilities and meets all of the CCD principles for health care reform from a disability perspective. We oppose efforts to maintain the status quo in our health care system or to enact only incremental or marginal reforms. We applaud the President in this historic effort to enact comprehensive, universal health care coverage for all Americans, particularly for those who need it most: persons with disabilities and chronic illnesses.

JUSTIN DART, JR.
907 6TH STREET, S.W., APT. 516C
WASHINGTON, D.C. 20024
202-488-7684

September 21, 1993

Dear Colleague:

As you know, on Wednesday evening President Clinton will present to the nation his plan for health care reform. America's health care system is the most expensive in the world. Millions of people are not covered by health insurance, and we die younger than the people of many other nations. Millions of people with disabilities are condemned to unemployment and poverty because that is the only practical way they can get health care.

I enclose the response of the Consortium for Citizens with Disabilities to the President's plan. As you see, CCD applauds the President's effort to achieve responsible health care, and pledges to support and to strengthen the initiative.

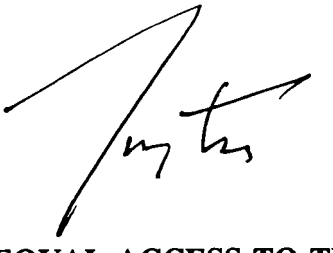
President Clinton is calling for quality, affordable health services that will be guaranteed for life to every American, regardless of disability, economic status or employment. Conscience demands that I give my full personal support to the President's leadership for equitable, universal health care and to the position of CCD.

The President's plan would not – and possibly could not, in the present economic and political reality – achieve all of the legitimate health care goals of people with disabilities. However, its enactment would be a giant step forward. We would at long last be guaranteed inclusion in basic health care programs, and many of our special needs would begin to be addressed.

Having established the principle of inclusion, we will be in a stronger position to advocate for complete equity. And we will have a special advantage that we have not had in years past because, to an unprecedented extent, President Clinton has made us partners in the decision making process. Let us cultivate and expand that partnership.

I agree completely with CCD and other colleague advocates that we of the disability community must work with the Administration and the Congress to improve the plan in the areas of our concern, and that we must vigorously oppose efforts to maintain the status quo or to enact only marginal reforms. I believe that we must unite to ensure health care that fulfills the principles of ADA. I believe that we must unite to support the President's effort to achieve guarantees of quality health care for every single person, because anything less is a betrayal of the American dream and of the sacred value of human life. Colleagues, America cannot win this historic struggle without your personal leadership. Yoshiko and I will be advocating with you on every issue of full equity and empowerment in health care. Together we have overcome. Together we shall overcome.

Justin Dart



EQUAL ACCESS TO THE AMERICAN DREAM

President's Committee on Employment
of People with Disabilities

October 4, 1993

Dear Colleague:

Health care is a major issue that impacts on the full employment of people with disabilities, and the President's Committee will be following developments in health care reform closely. Today, I want to bring two important items to your attention.

First, as you know, just a few weeks ago President Clinton outlined a comprehensive health care reform plan to Congress and the nation. Enclosed is a summary of those sections of the Administration's proposal, the **Health Security Plan**, that relate to the disability community. This summary focuses on issues identified by the President's Committee's Health Insurance Work Group and by disability leaders throughout the United States as those of most concern to the disability community.

Many members of Congress agree that health care reform is needed. In fact, some 71 health care proposals are now in Congress. Through our "Legislative Update" publication, the President's Committee will keep you apprised of health care reform bills that emerge as the most significant.

Second, WE NEED YOUR HEALTH CARE STORIES! In preparing to address the issues, Congress is gathering information on experiences with the current health care system and will be seeking testimony. To respond appropriately, we need to know your experiences -- both the problems and the solutions. Tell us, in brief writings or tapes about problems with health care systems have affected your life, or about successful health care solutions by states, health care providers or others. We will share these with the appropriate Congressional committees. This is your opportunity for your voice to be heard. Please send us your examples as soon as possible. Better yet, fax them to Maggie Roffee here at the President's Committee at 202-376-6868. We don't need polished documents; hand written material is fine.

Thank you!

Sincerely,

Rick Douglas

Rick Douglas
Executive Director

1331 F Street, N.W. • Washington, DC 20004-1107 • 202-376-6200 (Voice) • 202-376-6205 (TDD) • 202-376-6219 (Fax)

Health Security Plan

Issues of Concern
to
People with Disabilities

The President's Committee on Employment of People with Disabilities has prepared this document to assist the disability community in understanding the President's health care reform proposal. The information provided focuses on issues of primary concern to this constituency and does not include information on all aspects of the plan. This summary is based on the most recent information available to the Committee.

President's Committee on Employment of People with Disabilities

Health Security Plan

Overview

The Health Security Plan will guarantee all Americans and legal residents a comprehensive package of health benefits with no lifetime limits, a choice of health plans, and the security of having lifetime coverage. Types of plans that will be available include the traditional fee-for-service selection of individual doctors, a preferred provider network, and the HMO.

People who are employed will be able to sign up for a health plan at work. State governments will set up health alliances to give consumers and small businesses the ability to buy affordable care. Individuals will enroll through a health alliance unless they are covered under government-sponsored programs such as Medicare, Department of Defense, Department of Veterans Affairs, and the Indian Health Service. Individuals eligible for Medicaid receive coverage through regional health alliances.

Security

Every American will receive a Health Security Card that guarantees a comprehensive package of lifetime benefits, regardless of employment or health status.

All plans must meet national standards on benefits, quality and access, but each state may tailor the new system to local needs and conditions.

All employers contribute to health care premiums for employees; both employers and employees share the responsibility. Individuals who are self-employed or unemployed will buy health coverage from the regional alliance. The self-employed individual will be able to take a 100% tax deduction for the cost of the premiums. Discounts will be provided for low-income people.

There are limits on out-of-pocket payments, and discounts to ease the burden on low-income individuals and small employers.

The plan includes a comprehensive benefit package with no lifetime limits on medical coverage in order to guarantee access to a full range of medically necessary or appropriate services.

Individuals who are elderly or disabled and eligible for Medicare will receive coverage for outpatient prescription drugs.

Americans are guaranteed a choice of health plans and providers.

No health plan may deny enrollment to any applicant because of health, employment or financial status, nor may they charge some individuals more than others because of age, medical condition or other factors related to their health status.

All health plans will be required to meet national quality standards and provide useful information that allows consumers to make valid comparisons among plans and providers or to change plans during the annual enrollment period.

Separate programs will increase federal support for long-term care and improve the quality and reliability of private long-term care insurance.

Benefit Package

The Health Security Plan guarantees every American a comprehensive benefits package which includes the following services:

- Hospital Services
- Emergency Services
- Services of physicians and other health professionals
- Clinical preventive services
- Mental health services
- Substance abuse services
- Family planning services
- Pregnancy-related services
- Hospice
- Home health care
- Extended care services
- Ambulance services
- Outpatient laboratory and diagnostic services
- Outpatient prescription drugs and biologicals
- Outpatient rehabilitation services
- Durable medical equipment, prosthetic and orthotic devices
- Vision and hearing care
- Preventive dental services for children
- Health education

Selected Questions and Answers for the Disability Community

The following questions address issues of particular concern to members of the disability community.

Q. How will the Health Security Plan prohibit exclusion from coverage for persons with pre-existing conditions and prevent rating practices and pricing schedules that discriminate against higher users of health care?

A. Through legislation every American will be guaranteed access to a comprehensive package of benefits. The legislation will specifically outlaw discriminatory insurance practices, including overcharging or excluding people because of "pre-existing conditions," and establish community rating, regardless of age, sex, income, health

status, disability or employment status.

Q. How will the plan ensure continuity and portability of coverage, especially in times of change such as geographic move or new employment status?

A. The Health Security Plan guarantees that you will never lose your health coverage. If you switch jobs and/or move, you remain covered by your current plan until you are enrolled in a new one. If you lose your job, you are still guaranteed health coverage.

Q. How will the plan provide, and what will be the scope of, allowable preventive services, including services to prevent worsening of a disability?

A. The Health Security plan provides for a comprehensive benefit package, including preventive services. Medical coverage guarantees access to a wide range of medically necessary or appropriate services. While the guaranteed benefit is primarily focused on post-acute illness, in the context of disability this could include health care services that might prevent secondary disability or deteriorating function, assist in establishing and maintaining maximum independence and functional ability, and assist in promoting physical and psycho-social well-being.

Q. How will the plan cover access to and coverage for diagnostic services?

A. Diagnostic services and outpatient laboratory services will be part of the comprehensive benefit package guaranteed by legislation.

Q. How will the plan cover long term home and community based services?

A. The plan will increase federal authority to provide home and community based services to individuals with the most severe disabilities without regard to income or age. This will be accomplished through innovative state and federal partnerships. Benefits will include comprehensive personal assistance services defined as assistance (including supervision, standby assistance and cuing) with activities of daily living.

States will have the flexibility to define and design home and community based services, including personal assistance services, case management, homemaker and chore assistance, home modifications, respite services, assistive technology, adult day services, habilitation and rehabilitation, supported employment and home health services not otherwise covered by Medicaid, private insurance, or through the basic health plans.

States will be able to offer vouchers or cash directly to eligible individuals.

Co-insurance will be paid by eligible individuals to cover cost of services according to a sliding scale with those below 150% of the federal poverty standard only having to pay a nominal fee. A tax credit of 50% of the costs up to $15,000 for assistance with activities of daily living will be available for employed individuals with disabilities.

State plans for home and community based services for people with the most severe disabilities will be developed with input from the disability community.

Individuals currently receiving home and community based services under Medicaid will continue to receive those services.

Q. How will the plan address long term care in medical facilities?

A. There will be incentives in the plan which will shift the balance from institutional care toward home and community based services. Medicaid coverage for nursing home and ICF/MR care will be improved so that individuals may retain up to $12,000 in personal assets.

Q. How will the plan cover prescription drugs and biologicals?

A. Prescription drugs, biological products and insulin will be part of the guaranteed benefit package.

Q. How will the plan cover durable medical equipment and other assistive devices, and related services?

A. Durable medical equipment and specified assistive devices that would improve functional abilities or prevent further deterioration in function, and training for their use, will be part of the guaranteed benefit package.

Q. How will the plan cover outpatient rehabilitation services?

A. Outpatient occupational therapy, outpatient physical therapy, and outpatient speech-pathology services for the purpose of attaining or restoring speech are covered. Coverage applies to therapies used to restore functional capacity or minimize limitations on physical and cognitive functions as a result of an illness or injury.

Q. How does the plan address extended care services?

A. The plan covers inpatient services in a skilled nursing or rehabilitation facility, after an acute illness or injury as an alternative to continued hospitalization. One hundred days of extended care are available each year.

Q. How does the plan cover home health care?

A. The plan provides the same services as under the current Medicare program (including skilled nursing, physical, occupational and speech therapy, prescribed social services) with the addition of prescribed home infusion therapy and outpatient prescription drugs and biologicals. Such coverage, however, is limited to its use as an alternative to institutionalization for illness or injury. The need for continued therapy is re-evaluated at the end of each 60 days of treatment.

Q. How and to what extent will the plan cover mental health, counseling and substance abuse?

A. Initially, the plan will provide 30 days per episode, with 60 days annually for inpatient or residential treatment of mental health problems; 30 visits per year for outpatient psychotherapy; and 120 days per year for intensive non-residential treatment services.

By the year 2001, a comprehensive, integrated benefit structure with appropriate management replaces prescribed limits on individual services. By 2001 the management of treatment will determine the length of inpatient care. Limits on, and cost-sharing for, outpatient treatment and non-residential treatment services will be eliminated.

Further Information

To obtain a 30-page summary of the Health Security Plan, contact the Superintendent of Documents, P. O. Box 371954, Pittsburgh, PA 15250-7954, and request item number 040-000-00632-0. Cost is $2.50. To order by phone, call 202-783-3238 (Voice). Individuals who are deaf or hearing impaired may access this number through their State Relay System or by calling 1-800-877-8339.

As with other major legislation related to disability or employment issues, the President's Committee will monitor this bill as it moves through Congress and will issue periodic "Legislative Updates." If you wish to receive these updates, please send your name and address to: Office of Public Affairs, President's Committee on Employment of People with Disabilities, 1331 F Street, NW, Washington, DC 20004.