

Health Insurance and Coverage Options for Kansans with Disabilities



Finding health insurance that fits your needs and is affordable can be challenging. Many options are available and exploring them is a good idea. Since the Affordable Care Act, sometimes known as the ACA or Obamacare, took effect insurance plans must cover treatment for all pre-existing conditions, which are health problems a person already has such as diabetes or cancer. Before the ACA, most disabilities and health conditions were considered pre-existing conditions and therefore people with disabilities often had trouble getting health insurance. The ACA eliminated annual and lifetime limits on health insurance and required insurance plans (including Medicare and Medicaid) to always cover certain services – known as essential health benefits, like lab tests, emergency services and prescription drugs. (<https://www.healthcare.gov/coverage/what-marketplace-plans-cover>).

This fact sheet provides some information and resources on ways you can get health insurance. You will need to consider these options because each has its own eligibility rules and costs.

Employer-Sponsored Health Insurance

Health insurance offered through your or a family member's employer is a common way people get coverage. The type, quality and cost of employer-sponsored insurance (ESI) can vary greatly, and some ESI are more expensive for you or are not offered at all for people who work less than full-time. ESI coverage must include the essential health benefits required by the ACA. Ask your employer's human resources department about what coverage is offered.

Marketplace Health Insurance

The ACA established the health insurance "Marketplace" for American citizens to purchase affordable health insurance on their own. The costs of these insurance plans are based on income, with subsidies available for people with lower incomes. Marketplace plans must include "essential health benefits." People who have Medicare are not eligible for Marketplace coverage, and people who have Medicaid cannot receive subsidies to purchase health insurance through the Marketplace.

- Factsheet on the Marketplace: <https://marketplace.cms.gov/outreach-and-education/about-the-marketplace-english.pdf>
- To explore your options in the Marketplace, go to: <http://healthcare.gov> or call 1-800-318-2596 (TTY: 1-855-889-4325)

Medicare

Medicare is a federal health insurance program for people who are over the age of 65 and/or younger people with disabilities who receive Social Security Disability Income. Medicare Part A covers hospitalization, Medicare Part B covers doctor visits and outpatient services like lab tests, and Medicare Part D covers prescription drugs. Medicare Part C is optional private coverage that individuals can choose to provide Part A and Part B services. Medicare also has supplemental plans that can be purchased for additional monthly premiums to help cover some out-of-pocket costs. To be eligible for Medicare if you are under age 65, you must go through a Social Security disability determination.

- To find out if you are eligible for Medicare, go to: <https://www.medicare.gov/eligibilitypremiumcalc/#eligibility> or call 1-800-Medicare
- To apply for Medicare, go to: <https://www.ssa.gov/benefits/medicare/>

Medicaid

Medicaid is a state-based, public health insurance program for people with disabilities and/or those who have low income. If you receive Social Security Income, you usually also qualify for Medicaid, known as KanCare in Kansas. KanCare is administered by three managed care organizations. Each year, enrollees can choose which managed care organization they have for their coverage.

- KanCare enrollees with disabilities who work can still keep Medicaid through a program called “Working Healthy,” <http://www.kdheks.gov/hcf/workinghealthy/index.htm>
- To apply for Kansas Medicaid/KanCare you can call 1-800-792-4884 or go to: <https://cssp.kees.ks.gov/apsspssp/>
- For more information regarding Kansas Medicaid, see: <https://www.kancare.ks.gov/kancare-ombudsman-office/resources> or talk to a local Center for Independent Living.
- If you are currently receiving Kansas Medicaid and have questions or concerns you can contact the KanCare ombudsman by calling 1-855-643-8180 or emailing KanCare.Ombudsman@ks.gov
- KanCare Fact Sheets are available at: <https://www.kancare.ks.gov/consumers/program-fact-sheets>

Coverage for Dental, Vision, Personal Assistance Services (PAS)

The essential health benefits required by the ACA do not include these services, but some ESI plans may choose to cover them. Traditional Medicare does not generally cover dental or PAS services, but does provide some vision coverage. Currently, Kansas Medicaid (KanCare) covers limited dental services such as cleanings, fillings, and dental emergencies. Personal assistance services (PAS) are available to those who have Kansas Medicaid, but the amount of PAS varies by waiver and individual level of care needs as assessed by the program. KanCare vision coverage varies depending on which managed care organization one selects.

Additional Resources You May Find Helpful

- Kansas Insurance Department: Call 800-432-2484 or visit <https://www.ksinsurance.org/>
- HealthCare.gov: Call 1-800-318-2596 or visit <https://www.healthcare.gov/get-coverage/> or <https://www.healthcare.gov/people-with-disabilities/coverage-options/>
- National Disability Navigator Resource Collaborative (NDNRC): <https://nationaldisabilitynavigator.org/>
- Autistic Self-Advocacy Network: <https://autisticadvocacy.org/2018/11/its-time-to-get-health-insurance-2/>

For More Information:

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