



CONSORTIUM FOR CITIZENS WITH DISABILITIES

Healthcare Reform Recommendation No. 1: Benefit Package

Issue: One of the most critical aspects of the health care reform debate for the disability community is the assurance of an appropriate set of benefits to meet the needs of people with disabilities and chronic conditions. It is unclear whether Congress intends to mandate a core benefits package. However, if Congress passes an individual mandate and/or a public program as part of healthcare reform legislation, a base line benefit package will need to be identified. Even if Congress designates an agency or board to identify a basic benefit package, that body will need to recognize the services that are integral to keeping all Americans healthy, including Americans with disabilities and chronic illnesses.

Recommendation: The disability community supports a basic benefit package that will cover meaningful benefits for all Americans. It is imperative that this package recognize the value of improving functional status, not simply acute care medicine. For instance, a basic benefit package must cover:

- Intensive medical rehabilitation services provided in the inpatient setting
- Mental health and addiction services including community based and inpatient services provided in compliance with the recently enacted mental health parity law. (PL:110-460)
- Post-acute care in a variety of settings to ensure the most appropriate rehabilitation
- Outpatient therapies that will restore, improve, and maintain function, as well as such services to prevent the further deterioration of functional status
- Medically appropriate prescription drugs and therapies that meet the individualized needs of people with disabilities and chronic conditions
- A full complement of durable medical equipment, orthotics, prosthetics, and medical supplies, without arbitrary and unreasonable dollar limits or exclusions
- Benefits that address major omissions in contemporary benefits packages to meet the needs of specific subpopulations (e.g., tests and behavioral therapies to address autism spectrum disorder; cognitive therapies for people with traumatic brain injury, etc.)
- Long term services and supports that ensure continuous coverage of services for individuals with disabilities, with an emphasis on keeping individuals functioning in their homes and communities

Rationale: The goal of health care reform should be to assure that all Americans, including people with disabilities and chronic conditions, have access to high quality, comprehensive, affordable health care that meets their individual needs and enables them to be healthy, functional, live as independently as possible, and participate in the community. We view disability as a litmus test for how well a reformed health care system will address the needs of all Americans. If the reformed health care system provides comprehensive and high-quality care to individuals with disabilities and chronic conditions, then it will serve the wide-ranging needs of the broader population. If the key benefits needed by the disability community are not covered by a basic benefits package, then people with disabilities will either be forced to pay out of

pocket, go without these benefits to their detriment, or be forced to ultimately abandon private insurance and avail themselves to publicly supported health care programs.

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