



**National  
Multiple Sclerosis  
Society**

**MS Learn Online  
Feature Presentation  
Understanding Insurance Coverage  
Kimberly Calder, MPS**

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**Tracey>>** Hi I'm Tracey Kimball

**Tom>>** And I'm Tom Kimball, welcome to MS Learn Online where today the discussion is insurance.

**Tracey>>** Yes the topic of health insurance is an important one for anyone but especially for those who live with a chronic illness such as multiple sclerosis.

**Tom>>** In this feature presentation Kate Milliken sat down with Kimberly Calder the Director of Insurance Initiatives for the National Multiple Sclerosis Society to discuss some of the many elements involving insurance.

>>**Kate Milliken:** Surveys show that most people with MS do have insurance that covers their costs, but it doesn't necessarily cover all of their costs. Can you give some options that might be helpful?

>>**Kim Calder:** Yes, Kate. We hear from lots of people with MS that have health insurance, but they're spending an awful lot of

money, an increasing amount of money on out-of-pocket costs for things that their insurance doesn't cover, or their portion of the cost is going up and up all the time. That's why when we do health insurance education, we try to emphasize a couple of really key facts. One of them is very, very important to get insured and stay insured, and there are laws and protections and programs in place that can help you do that.

Second, is understand your health insurance well enough so that you know that you're really getting the best value out of your coverage, whatever you do have. That means really following your plan rules and don't be shy about pursuing appeals if and when you have to with your health plan.

Finally, there are a wide range of resources that are available through the National MS Society and other places that can help you if you have very high out-of-pocket costs and you're eligible for some help from other sources.

>>**Kate Milliken:** So, many people with MS find themselves having to make a career change, or having to retire earlier than they thought they were going to. Are there any options that you can tell us about that might be helpful for those people?

>>**Kim Calder:** Yes. Everybody changes their source of insurance at sometime in their life, that's very normal, including people with MS and their family members. It's very important if you have group health insurance from an employer or some other group to take advantage of your COBRA protection. That's a federal law that allows you, if you are a member of a group health insurance plan, to stay in that group plan for a certain period of time at your own expense under certain circumstances. Now, you can stay in that group plan if your health insurance would otherwise change.

For example, if the working person in the family loses the job or goes to part-time employment so they might lose eligibility for the group

plan; if that working person goes on Medicare or perhaps they die even; if the parents get separated or divorced; or if the adult child in the family ages out of their parent's coverage. Those are all good reasons that one can elect their COBRA benefits, which allows them to stay in the group plan at their own expense, which is often the real difficult part. You're paying 100% of the premium when you elect your COBRA rights, and that sticker shock is very hard on a lot of people. There are some resources available through the MS Society and others that might be able to help you, so you can contact us about those.

>>**Kate Milliken:** Okay, so if you have a preexisting condition, how is that an issue in the world of moving insurance?

>>**Kim Calder:** That's a good question, Kate, because it scares an awful lot of people. In fact, another federal law known as HIPAA, does protect you if you have a preexisting condition if you're going into a group health plan. It does not protect you if you're going into the individual insurance market, you're trying to find health insurance on your own. If you're self-employed or you're otherwise not eligible for group coverage.

But HIPAA guarantees that if you are -- would otherwise be covered by a group plan, if the employer offers health insurance to everybody in that group, they cannot single you out and treat you any differently. They can't exclude you from the group, they can't charge you more; they can't treat you any differently at all.

But there are some very important things to know about HIPAA. One is that you can lose those protections if you enter the group after having been uninsured for 63 days or more, which is why it's so important to use your COBRA provisions from your last group coverage and make a smooth transition from your old plan into your new plan. You don't want to become uninsured completely for 63 days or more and lose those protections.

>>**Kate Milliken:** Is there anything for an individual, and here I am a self-employed person, to do if you are with a pre-existing condition and you don't have insurance?

>>**Kim Calder:** You will need to research what is available in your state for individuals that are not eligible for group insurance. HIPAA does provide some provision for people in the individual market, but they are few and far between and they vary from state to state. Contact the National MS Society or another very good source of counseling about your insurance benefits in your state.

>>**Kate Milliken:** And do you have additional sources besides the National MS Society that would constitute being a good source?

>>**Kim Calder:** Your own Department of Insurance. Every state has a Department of Insurance, and they can certainly tell you about your legal rights and protections in their state. There's a range of websites. A lot of information is available through the National MS Society about what's available in your state.

>>**Kate Milliken:** Medicare is a source of health coverage that is important to people with MS. How does one qualify and what is it?

>>**Kim Calder:** Well, first of all, Medicare is a public health insurance program. It's an entitlement program for certain people and their eligibility is spelled out in the Medicare law. Very generally, you are eligible for Medicare if you fall into one of three buckets: you are either 65 years of age or older, you are seen as disabled by the Social Security Administration and have been receiving disability insurance checks from the Social Security Administration for at least 24 months. Third, if you have been diagnosed with end-stage renal disease or Lou Gehrig's disease, ALS.

>>**Kate Milliken:** How do you actually find Medicare and get involved?

>>**Kim Calder:** Medicare can find you. If you're soon to turn 65 years old, Medicare will be in touch with you months before your 65th birthday and start sending you information about enrolling. But if you're not 65 years old or anywhere near it, and you're possibly thinking about going on a disability, you want to learn about your Medicare benefits well in advance. Contact the National MS Society, contact Medicare itself on [www.medicare.gov](http://www.medicare.gov). Contact one of the Medicare advocacy organizations, the Medicare Rights Centers or the Center for Medicare Advocacy, and start to learn about the Medicare program, because there are many choices and things to know about Medicare.

>>**Kate Milliken:** What about secondary insurance?

>>**Kim Calder:** Because Medicare does not cover everything that a typical beneficiary needs, many people with Medicare also buy a supplemental insurance policy also known as a Medigap policy. It's important to know that Medigap policies are actually private health insurance, and you can be discriminated against in that marketplace, which is why in most states you need to take advantage of your opportunity to enroll in the Medigap policy right away, within the first six months that you were eligible for Medicare. Medigap policies are regulated through the states and you must pay for them separately.

>>**Kate Milliken:** If somebody has MS and has insurance, and they filed a claim and they're denied, how does one go about the appeal process, and do they have rights to appeal?

>>**Kim Calder:** In health insurance, everyone has the legal right to appeal a denial or any other adverse decision made about their coverage that they're not happy with. I do a lot of work on appeals, so I'm very glad you asked the question. The important thing is to know that you have those legal rights. You probably have at least two rounds of appeals that you could go through, so use them

carefully. The important thing is find out exactly what the appeals process is in your plan.

Basically, it's just who you send the letter to and what's the deadline. Then you write an appeal letter with your doctor, and you're making a very cogent, business-like case for why whatever was prescribed needs to be covered. You're arguing about the medical necessity or whatever the case might be about why you need the thing that was prescribed in the first place. Appeals generally are overturned in the patient's favor, more often than not.

>> **Kate Milliken:** So, Kim, what is Medicaid?

>> **Kim Calder:** Medicaid is public health insurance that's a federal entitlement program as well. It was enacted at the same time as Medicare. Medicaid is health insurance for people with very low incomes and low assets. You also must be categorically eligible, meaning, you must meet certain citizenship requirements and perhaps some parental requirements, those kinds of things.

>> **Kate Milliken:** So, what are the options for someone that has no insurance?

>> **Kim Calder:** Well, Medicaid is an important program to learn about, as I mentioned before. In addition to that, there are some resources available for people that have absolutely no insurance. Again, the National MS Society has resources that we can tell you about. There is an entire section on our website now that I would like you to look at. It's about insurance and money matters. There is information there for people that are uninsured and under-insured.

There are community clinics where at least you might be able to get primary care to at least get your cancer screenings and some other primary care things taken care of. We can help you try to work with your neurologist or your other MS doctor, so at least you can

maintain contact with them and perhaps ask to pay them on a sliding scale basis, or payment over time.

There are drug assistance programs through the manufacturers of the MS drugs and some other drugs that you may need for symptoms. You may be eligible for those. But, again, you need a doctor to write a prescription for those, so you've got to maintain contact with your doctor.

>>**Kate Milliken:** It sounds like probably the most important tip that you can give from an inside perspective.

>>**Kim Calder:** I think that probably is, you're right.

>>**Interviewer:** When people get diagnosed with MS I think there is a feeling of trying to deal with what's happening in them personally, but it's also an opportunity on the outside of dealing with circumstances to make their future better. What's your reaction on how you would go about doing that?

>>**Kim Calder:** Don't panic, very important. If you have health insurance, keep it and understand that at some point your source of health insurance is probably going to change. It's a very, very important asset for you. Just make sure that you maintain some health insurance for all of life's changes, because there are legal ways that you can do that, if you can afford it.

Secondly, understand your insurance. Where is your insurance manual? Do you know where it is? Make sure you know where it is and you use it as a good resource. Third, know that there are plenty of sources of information that can help you through the hurdles of health and disability insurance if and when they arise.

**Tom**>> Ms Calder really provides some important information about insurance.

**Tracey >>** I agree. It was a reminder to me that we need to be educated consumers and there are insurance options for people with MS. I think I'll go check out some more info on the National MS Society website right now.

**Tom>>** Good idea! Thank you for joining MS Learn Online and thank you also to Kimberly Calder for helping us better understand insurance.