

»»» A NEWSLETTER FOR THE DISABLED SELF-ADVOCATE «««

# COMMUNICABILITY

Learn | Grow | Use Your Voice | Make A Difference



## HIGHLIGHTS

### Community Corner

- **The Wheelchair: A Saga**

### Don't Let the System Work You

### A Self-Advocate's Work is Never Done

### Self-Advocacy 101 Crossword

## »»» COMMUNITY CORNER

Welcome to our new feature column, Community Corner. Here we will focus on personal (and often shared) experiences of living with disability with the hope that we might help each other find solutions and encourage one another to keep moving forward, past the setbacks of an inaccessible world.

### »»» The Wheelchair: A Saga

A few months back we were contacted by a community member in need of a wheelchair. Hers was old, uncomfortable and coming to the end of its long-traveled road. She wasn't looking for anything fancy. She could push herself perfectly well with a manual chair.

She started by contacting her health provider via Medicare who set up several in-home visits with a partnering provider. After these visits and many phone calls, she received a letter informing her that due to her disability not being "treatable," she was being referred to yet another provider, essentially starting the process all over again.

After months of back and forth with no end in sight, she decided to take matters into her own hands!

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**DON'T LET THE SYSTEM WORK YOU...**

## »»» THE TRUTH IS...

Publicly funded, but often privately managed health systems are not designed to serve you in good faith. They are designed to protect the bottom line...to keep close tabs on costs. In the end, the insurance providers alone, decide what care, services, medication and medical devices you get and don't get, no matter what you may need.

This often comes in the form of red tape, arduous approval and appeal processes, and ultimately the delivery of services that simply do not meet the complex needs of the disabled, living independently in our communities.



**"Today's announcement demonstrates our continuing success acquiring value enhancing revenue streams at attractive valuations."**

Molina on purchasing Wisconsin's long-term community care program My Choice via Family Care.

**WI'S LONG-TERM CARE PROGRAMS ACQUIRED BY TWO HUGE NATIONAL FOR-PROFIT INSURERS**

# WHO WILL HOLD THEM ACCOUNTABLE?

*Don't Let the System Work You - continued from page 1*

## ➤➤➤ PUBLIC MONEY= BIG PROFITS. WHERE'S THE OVERSIGHT?

With the acquisition of Wisconsin's long-term care programs, My Choice, by Molina and Inlusa, by Humana, we have entered a new era of community-based service delivery here in Wisconsin. More than 30,000 people who receive home and community-based care services via Family Care will now receive their services via either either Molina or Humana

While each company has publicly promised a commitment to uninterrupted service delivery, we know promises from insurance providers (both private and public) are often empty and can end in long appeal battles.

The contract includes a clause that requires oversight by the Wisconsin Department of Health Services. The department vows to keep an eye on such things as grievances, appeals, and reports of abuse or neglect...but not denials themselves. This may not bode well for enrollees, as at least one of the providers has a history of high denial rates.

In a recent report by the Department of Health and Human Services Office of Inspector General "three factors raise concerns that some people enrolled in Medicaid managed care may not be receiving all medically necessary health care services intended to be covered: (1) the high number and rates of denied prior authorization requests by some MCOs, (2) the limited oversight of prior authorization denials in most States, and (3) the limited access to external medical reviews."

➤➤➤ **GREATER THAN 25%**  
**Seven out of Molina's  
 12 MCOs had prior  
 authorization DENIAL  
 rates greater than  
 25 percent.**

Department of Health and Human Services Office  
 of Inspector General Report in Brief  
 July 2023, OEI-09-19-00350

## ➤➤➤ THE WHEELCHAIR: A SAGA

*Continued...*

With the help of a family member, she set out to purchase a wheelchair from a local company, without the use of Medicare.

Thankfully she had started an ABLE Account several years earlier and was able to save enough money to buy a simple, manual wheelchair out of pocket for around \$500.

While she had the resources to solve this problem outside of Medicare, many do not. Many are going without necessary services and medical devices because the system is a hodgepodge of often uncoordinated public and private providers.

Wheelchairs are an essential tool for those with physical disabilities to access our communities. It should not take months of being shuffled back and forth for someone with a documented, life-long disability to secure a functioning wheelchair through Medicare.

Have you faced an issue like this? If so, we want to hear your story.

E-mail us: [horizons@new-horizons.org](mailto:horizons@new-horizons.org)

# A SELF-ADVOCATE'S WORK IS NEVER DONE

## IN THE END IT'S UP TO YOU!

While public health experts continue to chime in on whether this acquisition is good or bad for you, let's brush up on the basics of self advocacy.

### YOUR NEEDS MATTER, BELIEVE IT

While we can't expect to get everything we want, we must fight for the things we need. Don't let anyone tell you what is best for you (especially insurance providers).

Have the confidence and courage to stand up for yourself.

It's okay to be assertive.

**“Good luck is when opportunity meets preparation, while bad luck is when lack of preparation meets reality.”**

Eliyahu Goldratt

**“One of the hardest expressions of self-assertiveness is challenging your limiting beliefs.”**

Nathaniel Branden

### BE PREPARED

First and foremost, identify your goals and write down what you need and why you need it to get there. You may be expected to present your needs at a hearing or deposition, having that prepared ahead of time is very important.

Have a plan B. Appeals can take some time. It's a good idea to identify alternative services or care plans should you find yourself in a long appeal process.

### STAY ORGANIZED

if you ever need to appeal a decision, it's a good idea to get everything in writing (from agencies, doctors, insurance companies, etc.) and keep a hard copy folder of these documents (medical records, doctor recommendations, agency referrals, benefits letters, etc.). Also, Keep all agreements and contracts on hand.

### BE A PART OF THE PROCESS

You need to ask specifically for what you need. Be clear and concise. Don't let others speak for you or over you. Be an active part of the conversation, ask questions and seek clarification when needed. Remember, this is about YOUR goals and needs.

## KNOW YOUR RIGHTS

There are many laws and statutes that protect you, not only as a disabled citizen, but also a consumer.

Reach out to your local Disability Rights office to become well versed on the laws that shape our lives and communities.

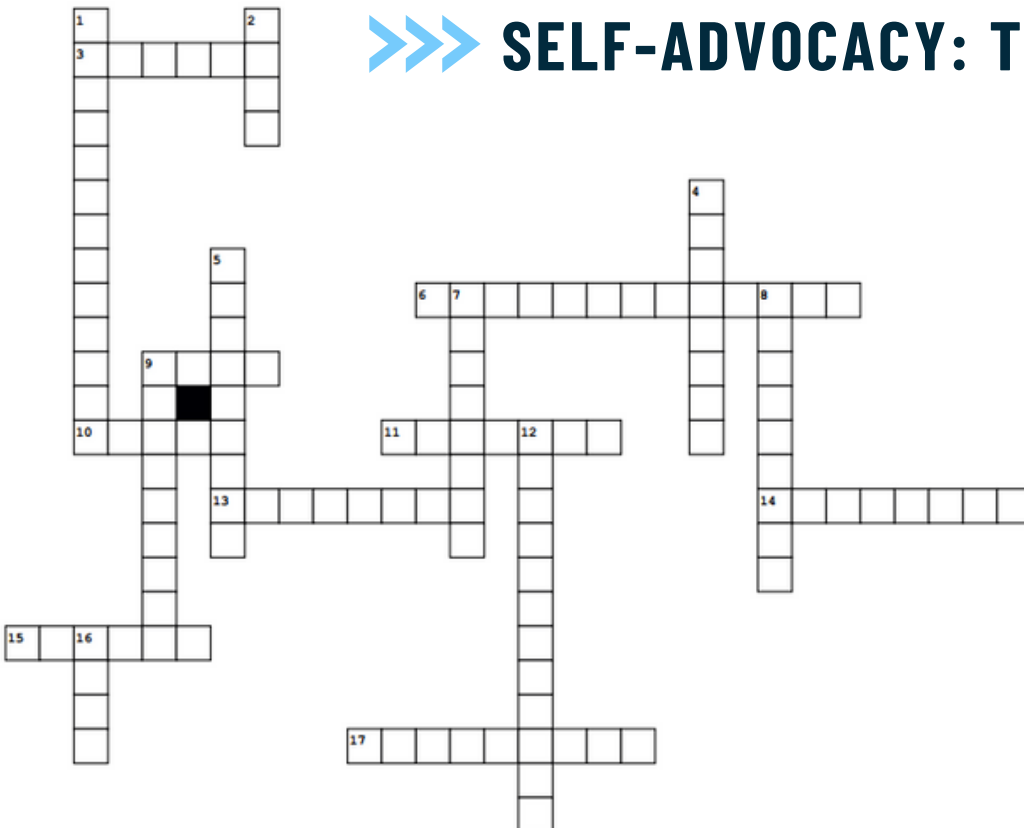
Knowing your rights under the law is essential not only to bolster your case, but also to present yourself as someone who is educated and prepared.

If you find yourself on the wrong end of a harmful decision, you have the right to appeal.

Your local Ombudsman can answer any questions you may have and help you hash out your case.

For more, visit:  
[dhs.wisconsin.gov/familycare/help.htm](https://dhs.wisconsin.gov/familycare/help.htm)

## »»» SELF-ADVOCACY: THE BASICS «««



### Across

3. an application to an official for a decision to be reversed
6. the action of representing oneself or one's views or interests
9. used to refer to something that is one's duty or responsibility
10. of necessity
11. set of beliefs or practices that devalue and discriminate against people with disabilities
13. a person who campaigns to bring about political or social change
14. lack of fairness or justice
15. legal, social, or ethical principles of freedom or entitlement
17. a feeling of fellowship with others

### Down

1. taking part in an undertaking, activity, or discussion
2. a person or organization that actively supports the rights of a marginalized group without being a member of it
4. a person who publicly supports or recommends a particular cause or policy
5. an official appointed to investigate individuals' complaints against maladministration
7. the state of being equal, especially in status, rights, and opportunities
8. having or showing a confident and forceful personality
9. the action of overseeing something
12. to live your life without being influenced by other people
16. the object of a person's ambition or effort

