

# Working with MS Support Group

[WorkingWithMS.DC.MD.VA@gmail.com](mailto:WorkingWithMS.DC.MD.VA@gmail.com)

(301) 337-8106

<https://sites.google.com/site/workingwithms/>

Rockville Nursing Home, 303 Adclare Road, Rockville, MD 20850

October 9, 2016

## Agenda

3:00pm	Welcome!
	Brief Introductions/Member Check-in
3:10pm	<b>Navigating Health Insurance with MS—What will I need &amp; what will it cost?</b> ““What’s the hardest part of living with multiple sclerosis, Lisa?”... “Insurance!” Lisa Emrich
4:00pm	Member Sharings & Support
5:00pm	Adjourn

### Handouts & “News You Can Use”:

Cost of Illness of Multiple Sclerosis - A Systematic Review (PLoS One. 2016; 11(7): e0159129.)

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4943600/>

“The cost ratios between different severity levels within studies were relatively stable, to the ratio of 1 to 2 to 3 for disability level categories. Drugs were the main cost drivers for MS-patients with low disease severity, representing 29% to 82% of all costs in this patient group, while the main cost components for groups with more advanced MS symptoms were production losses due to MS and informal care, together representing 17% to 67% of costs in those groups.”

Change in Perceived Health Insurance Coverage Among People with Multiple Sclerosis (Int J MS Care. 2014 Fall; 16(3): 132–139)

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4204373/>

“People with multiple sclerosis (MS) use health-care services significantly more than those without chronic illness. For example, newly diagnosed individuals see their physicians an average of eight times per year, nearly three times as often as those without MS. Furthermore, the frequency with which people with MS require medical care generally increases as the disease progresses, generating costs that grow continually over time. Health insurance helps to provide people with access to routine medical care and mitigates the costs of unexpected and catastrophic illness. Insurance may be available through an employer, but researchers have found that some employees do not enroll because of rising premium contributions, and even those who do have insurance face difficulty in paying for their care. Although most people with MS have health insurance, not all needed services are covered adequately.”

Multiple sclerosis and health insurance: How to choose a plan that is right for you (PDF 2015; Biogen.com)

[https://www.abovems.com/content/dam/commercial-us/neurology/above-ms/franchise/en\\_us/Downloadable%20PDF/Multiple%20Sclerosis%20and%20Health%20Insurance.pdf](https://www.abovems.com/content/dam/commercial-us/neurology/above-ms/franchise/en_us/Downloadable%20PDF/Multiple%20Sclerosis%20and%20Health%20Insurance.pdf)

Individual Health Insurance (NMSS)

<http://www.nationalmssociety.org/Resources-Support/Insurance-and-Financial-Information/Health-Insurance/Individual-Health-Insurance>

Health Insurance Coverage (blog post, Lisa Emrich; September 02, 2008)

<http://www.healthcentral.com/multiple-sclerosis/c/19065/39329/health/>

Affordable Care Act Fact Sheet: Key Considerations for Choosing a Health Plan (NMSS)

[http://www.nationalmssociety.org/NationalMSSociety/media/MSNationalFiles/Documents/20131003-ACA-Fact-Sheet-Considerations-When-Choosing-Plan-\(1\).pdf](http://www.nationalmssociety.org/NationalMSSociety/media/MSNationalFiles/Documents/20131003-ACA-Fact-Sheet-Considerations-When-Choosing-Plan-(1).pdf)

- Multiple Sclerosis and Health Insurance Options (R Kalb, et al; Multiple Sclerosis For Dummies, 2nd Edition 2012)  
<http://www.dummies.com/health/diseases/multiple-sclerosis-and-health-insurance-options/>
- The Affordable Care Act and MS (MS Association of America (MSAA); 2013)  
[http://www.mysaa.org/PDFs/aca\\_and\\_ms.pdf](http://www.mysaa.org/PDFs/aca_and_ms.pdf)
- Understanding Health Insurance (LA Obringer & M Jeffries, 4 February 2006)  
<http://health.howstuffworks.com/health-insurance/health-insurance2.htm>
- Evaluating a health insurance plan (C Ponder, Bankrate.com; Dec. 4, 2014)  
<http://www.bankrate.com/finance/insurance/evaluating-a-health-insurance-plan-1.aspx>
- How to Evaluate Your Company's Health Insurance Offerings (J Rossheim, monster.com)  
<http://www.monster.com/career-advice/article/how-to-evaluate-your-companys-health>
- Obamacare: a game changer for MS patients (healthinsurance.org; January 13, 2016)  
<https://www.healthinsurance.org/blog/2016/01/13/obamacare-a-game-changer-for-ms-patients/>
- Health insurance for Dummies (2011)  
<https://gradstudies.missouri.edu/forms-downloads/repository/navigating-your-health-benefits.pdf>
- How does health insurance work? (video; Nov 18, 2014; ehealth.com)  
[https://www.youtube.com/watch?annotation\\_id=annotation\\_41196839&feature=iv&src\\_vid=A4-pklsDT\\_Q&v=hdtQPawYm2k](https://www.youtube.com/watch?annotation_id=annotation_41196839&feature=iv&src_vid=A4-pklsDT_Q&v=hdtQPawYm2k)
- Understanding Your Health Insurance Costs | Consumer Reports (Dec 22, 2014)  
<https://www.youtube.com/watch?v=DBTmNm8D-84>
- Health Insurance Explained – The YouToons Have It Covered ( video; Nov 11, 2014; Kaiser Foundation)  
<https://www.youtube.com/watch?v=-58VD3z7ZiQ>
- How Do I Choose the Healthcare Plan That is Right for Me? (video; Jun 13, 2013; Humana.com)  
<https://www.youtube.com/watch?v=ai38NtMyJwk>
- How To Compare Health Insurance Plans (video; Feb 12, 2015; MyHealthSpin.com)  
<https://www.youtube.com/watch?v=Sf07sQhhNqk>
- Federal Employee Open Enrollment Health Plans for 2016\* coverage  
<https://www.opm.gov/healthcare-insurance/open-season/>
- Comparing Federal Employees Health Benefits (FEHB) Programs (2016\* Compare Health Plans tool)  
<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>  
<https://www.checkbook.org/newhig2/hig.cfm> (Consumer's Checkbook for 2016\* [if your agency has a subscription])

\*visit here near end of OCT2016 for 2017 plans and costs

**Next/Upcoming Meetings:**

- November 6<sup>th</sup> – **RESCHEDULED** Meeting!! Set clock back 1 hour this morning; Daylight Saving Time ends!  
(No meeting on November 13<sup>th</sup>)  
December 11<sup>th</sup> – Meeting  
January 8<sup>th</sup> – Meeting (Happy New Year 2017!!)