

Resources Shared

- **Society Program Calendar Tool:** Use to keep group members informed of upcoming programs and answer questions on what programs the Society provides. Click [here](#) to access the calendar for a listing of programs and events in your area.
- **Need Support for Group Meeting Expenses? Expense Reimbursement Is Available!**
Meeting expense reimbursement is available to all volunteer Group Leaders across the country. Generally, expenses must support the group as a whole and discussed with your Society staff partner **prior to expense** incurred. The following are some examples of expenses that may be reimbursed to volunteer group leaders in support of hosting Society group meetings.

Examples of reimbursable expenses includes:

- ✓ Snacks and beverages (excluding alcohol)
- ✓ Paper goods, printing/supplies (ink cartridges, paper, printing costs etc.)
- ✓ Postage for mailed meeting reminders
- ✓ Small thank-you gifts to volunteer presenters

These are just examples. We recognize that groups have different needs to successfully conduct meetings. ****If you need meeting expense support, please connect with your staff partner to discuss.**** They will work with you to explore options and explain the reimbursement process.

Expenses not eligible for reimbursement: Expenses related to financial assistance for MS-related needs such as medications, transportation, durable medical equipment, home or auto modifications, etc. would not be eligible. Our MS Navigator program is equipped to address these types of needs. Please refer these to a Society MS Navigator at 1-800-344-4867 or by emailing contactusnmss@nmss.org

- **Insurance Open Enrollment Season: Important information and resources to share with group members**

Open enrollment is a critical time for people with MS to learn about their coverage options, and to make sure they are enrolled in the plan best suited to their needs and budget for the coming year.

From now until the end of 2018, messaging and resources about open enrollment for health insurance programs important to people with MS will appear on the Society's website and in other communications. Group Leaders can help make sure people with MS are aware of them by sharing reminders and resources with group members and

others affected by MS, promoting messages on social media, e-mailing information, and referring general questions from constituents and caregivers to the Society's MS Navigators.

Sample of information you can share via e-mail or use as speaking points.

Dear _____,

Open enrollment is a critical time for people with MS to learn about their coverage options and to make sure they are enrolled in the plan best suited to their needs and budget for the coming year. I'm reaching out to make sure you are aware that as a health plan enrollee, you have rights and responsibilities. You can learn how to maximize benefits, successfully navigate Medicare and Medicare prescription plans, file appeals and more. It starts with understanding your health insurance options, so you can overcome common obstacles to getting and keeping health coverage.

Be aware certain recent developments in health insurance could be particularly problematic for people with MS and **should be avoided whenever possible**. In some states, **"short-term" health plans** could be offered to individuals who buy their own health insurance, and small employer groups may be lured into an **"association health plan."** Although the cost for these health insurance plans may look more affordable, they will likely cost people with pre-existing conditions far more in the long run due to their limited benefits and lack of standard protections. **These alternative health plans will be allowed to deny coverage for people with pre-existing conditions or limit the coverage.** A good rule of thumb when considering any type of health insurance is to **Never buy health insurance based on cost alone.**

Additionally, some employer-based health plans and Pharmacy Benefits Managers have adopted new practices called **"copay accumulator programs."** People who rely on Copay Assistance to help with the high cost of their drugs impacted by these "programs" may learn that their Copay Assistance will not be applied to their annual deductible or out-of-pocket maximum amount. Until a remedy to this situation is identified, people who rely on Copay Assistance are advised to only choose a health plan that they have confirmed will allow their Copay Assistance to count toward their deductible and other costs. **Friendly Reminder: Never choose a health insurance plan based on cost alone.**

You can learn more about the different types of health insurance commonly used by people with MS by clicking on the links on this page.

Important dates

- [Marketplace](#) open enrollment is available from **now to December 15**

- [Medicare Part D and Medicare Advantage](#) open enrollment is available **now to December 7**

Additional resources

- [Common Health Insurance Problems in Multiple Sclerosis](#) – webinar brought to you by the National MS Society and CanDo MS
- [Health Insurance: What Everyone Needs to Know](#) – webinar recording
- [Get Your Insurance Claims Changed](#) – Article by Momentum Magazine
- [Application Checklist for the Health Insurance Marketplace](#)
- [2019 Medicare Prescription Drug Annual Open Enrollment guide](#)
- Check out [list of resources](#) when discussing benefits with your State Health Insurance Assistance Program (SHIP) counselor.

The National MS Society MS Navigator Team will be providing Medicare Plan searches throughout the Medicare Open Enrollment Period as well as general guidance on plan options for other sources like Marketplace and Group Health Plans. You can call 1-800-344-4867 to speak with a MS Navigator or email questions to: ContactUsNMSS@nmss.org

Hope you find this information helpful.

Sincerely,

- **All Society Leaders Call Recording link-** If you missed joining the calls or want to reference information covered on the calls, click on the link below:

Call Recording:

<https://attendee.gotowebinar.com/recording/1077187538496304386>

- **Presentation Slides only:** Attached to this email
- **Survey-** Your feedback is important to us and helps us continuously improve. Please take the time to complete the 10-minute survey link that appeared in your email from the Go To Webinar reminder emails. If you were not able to access the survey, please provide feedback directly to your staff partner.