

## Increase Access to Care for Individuals with Brain Injury

### About Brain Injury

A traumatic brain injury is an alteration in brain function, or other evidence of brain pathology, caused by an external force. The Centers for Disease Control and Prevention (CDC) estimate that 1.7 million people in the U.S. sustain traumatic brain injuries (TBIs) annually and at least 3.17 million children and adults live with a permanent disability as a result of a TBI. The cost to society for medical care and lost wages associated with TBI is \$60 billion annually.

Individuals with TBI may experience memory loss; concentration or attention problems; slowed learning; and difficulty with planning, reasoning or judgment. Emotional and behavioral consequences include depression, anxiety, impulsivity, aggression and thoughts of suicide.

Physical challenges of TBI may include fatigue, headaches, problems with balance or motor skills, sensory losses and seizures. TBI can lead to respiratory, circulatory, digestive and neurological diseases, including epilepsy, Alzheimer's and Parkinson's disease.

Poor outcomes after TBI result from shortened length of stays in both inpatient and outpatient medical treatment settings. Payers point to a lack of sufficient evidence-based research as a primary reason for coverage denial of medically-necessary treatment. This occurs particularly when behavioral health services and cognitive rehabilitation are needed.

### About BIAA

Founded in 1980, the mission of the Brain Injury Association of America (BIAA) is to provide help, hope and healing to the millions of Americans who sustain brain injuries each year. BIAA is dedicated to increasing access to quality health care and raising awareness and understanding of brain injury through advocacy, education and research. Together with its nationwide network of chartered state affiliates, as well as hundreds of local chapters and support groups across the country, BIAA is the Voice of Brain Injury for individuals, their families and the professionals who serve them.

### Take Action Now!

**Ensure regulations created during implementation of the Affordable Care Act include:**

- A definition of rehabilitation as part of any essential health benefits package that includes access to a continuum of care for people with brain injury, including both acute and post acute treatment provided in a variety of settings according to patient choice.
- A definition of medical necessity that facilitates the provision of the essential benefit category of "rehabilitative and habilitative services" by covering the full spectrum of rehabilitation care.
- Prohibition of benefit-specific limitations such as dollar or treatment frequency.
- Parity among of all categories of benefits.
- An accessible external appeals program to ensure that plans are meeting standards for access, nondiscrimination, comprehensiveness and quality.

BIAA urges regulators to comply with the overarching goal of the Affordable Care Act to provide the best and most efficacious health care that provides for the best outcome as measured by health, quality of life and total lifetime cost measures.

#### **Eliminate the Medicare Two-Year Waiting Period**

Providing immediate access to Medicare benefits for people with brain injury would reduce the problem of lack of health insurance and high out-of-pocket expenditures for this vulnerable population. Eliminating the waiting period would ensure access to critical healthcare services, including rehabilitation that improves health and quality of life and is cost efficient.

Individuals with brain injury need prompt access to the full spectrum of treatment, rehabilitation and disease management.

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