



COVERED
CALIFORNIA

FOR AMERICAN INDIANS



Affordable Care Act: Covered California

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Updates

- Indian Provisions
- National Indian Health Outreach and Education on ACA/IHCIA
- Consultation Review
- Certified Enrollment Entities
- Certified Enrollment Counselors
- Enrollment
- Education and Outreach

Indian Provisions

- Exempt from penalty for being uninsured
- AIAN Exempt from most cost sharing in Covered California plans
 - Cost sharing = deductible + co-pay
 - Federal government pays cost sharing to plans
- Able to enroll monthly



Provision	AIAN who are Members of Federally Recognized Tribes	AIAN who are eligible to receive care from an Indian Health Program
Exemption from Cost-Sharing	Members with a household income of less than 300% percent of the federal poverty level are exempt from cost sharing, including co-pays and deductibles, if they obtain insurance through Covered California at any facility. ACA §1402(d), 25 U.S.C. § 1623(a)	No cost for any item or service obtained directly through the I/T/U or through referral under contracted health services. This provision applies regardless of household income when the AIAN is enrolled in a health plan offered through Covered California.
Exemption from Open-Enrollment Periods	Members are eligible to change plans monthly.	
Exemption from the Individual Mandate		

NIHOE on ACA/IHCIA

- Worked collaboratively to develop and adapt a training series on ACA in tribal communities
- Hosted forums and training at tribal communities throughout California
- Created a website dedicated to ACA in California (www.crihb.org/aca)



Tribal Consultation

- Covered California hosted a consultation on November 7, 2013.
- Over 80 tribal representatives attended.
- Key Covered California leaders attended to address questions on the electronic CalHEERS system, Identification of AIAN, and other issues relative to AIAN with Covered California.



Tribal Consultation

- CRIHB hosted a meeting on November 6, 2013 with tribal leaders regarding Covered California.
- Four requests to Covered California:
 - Support AIAN streamline Definition Bill
 - Mandate Qualified Health Plans offer contracts to Indian Health Programs
 - Assist in the CalHEERS Tribal MAA claiming processing
 - Continue Consultation Process



Meeting with Assemblymember Dr. Richard Pan



Certified Enrollment Entities

- United Indian Health Service
- Sacramento Native American Health Center
- MACT Health Board, Tule River Indian Health,
- Consolidated Tribal Health
- Feather River Tribal Health
- Toiyabe Indian Health
- Greenville Rancheria
- Northern Valley Indian Health
- Santa Ynez Tribal Health
- Southern Indian Health Council
- Indian Health Council
- Fresno American Indian Health
- K'ima:w Medical Center
- Riverside San Bernardino County Indian Health
- Lake County Tribal Health
- Lassen Indian Health
- Anav Tribal Health



Certified Enrollment Counselors

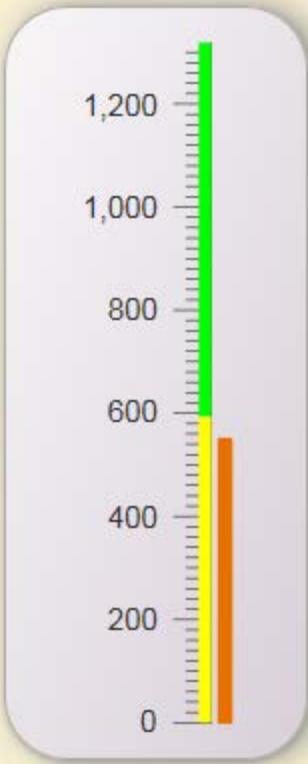
- CRIHB has a Master Trainer: Antoinette Medina
- Hosted final training February 26-28, 2014
- CRIHB has offered 4 trainings
 - Sacramento, Redding, Santa Rosa, and Banning
 - Trained 68 counselors, as well additional attendees who were not pursuing CEC status



Education and Outreach

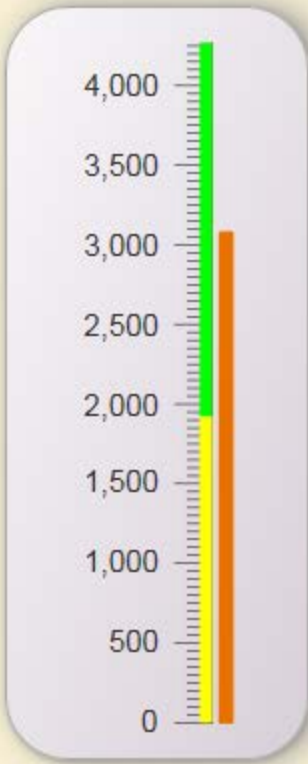
Education Activities

(Completed 550 of 1,319)

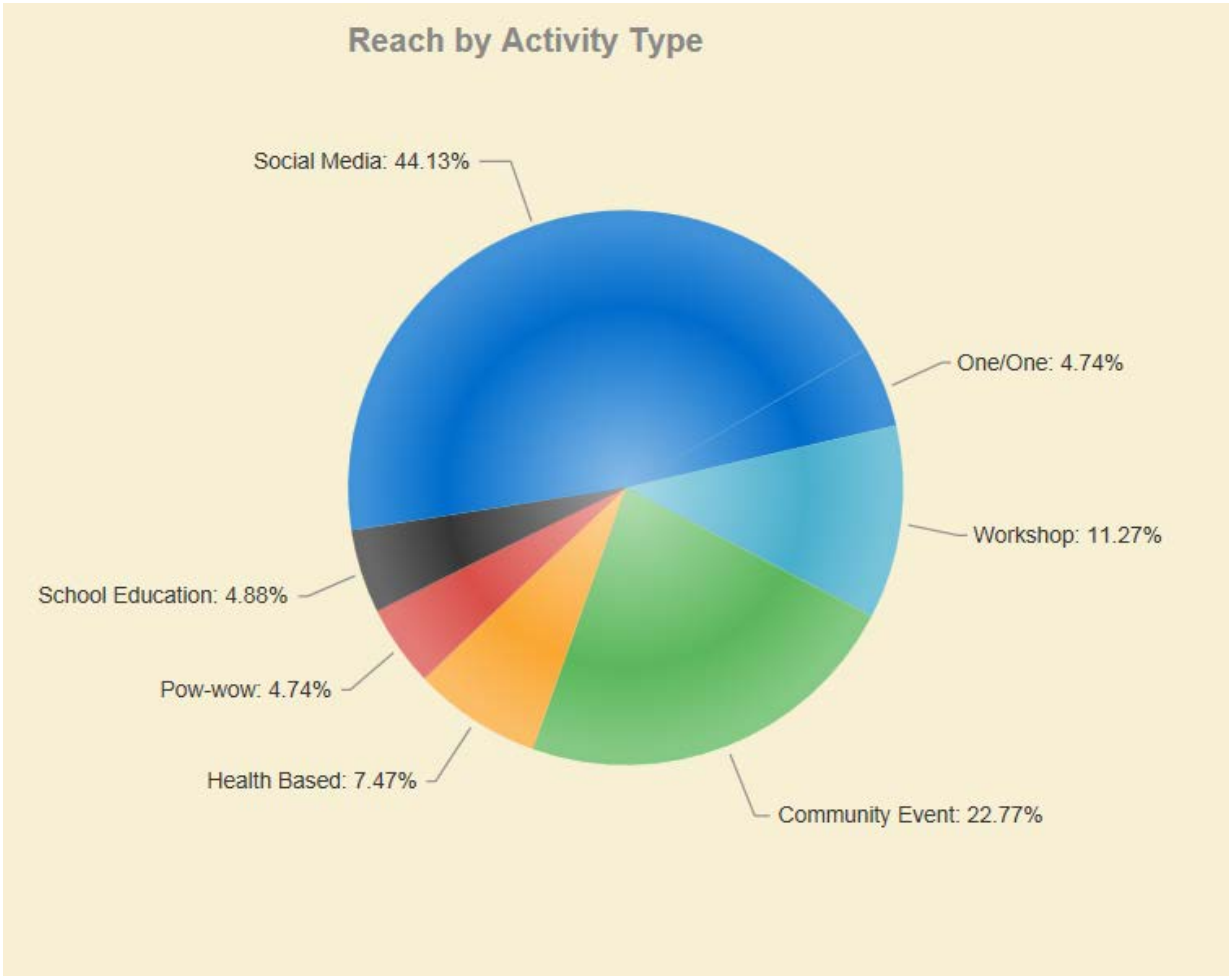


Outreach Activities

(Completed 3,078 of 4,270)



Education and Outreach



Enrollment

Race of Individuals Enrolled*: Oct. 1 to Jan. 31

Race	Subsidy Eligible		Base Projection for 3/31/2014	Unsubsidized		Total	
White	184,997	38.5%	194,000	41,951	52.1%	238,929	42.6%
Latino	107,892	22.5%	265,000	11,943	14.8%	119,835	21.4%
Asian	114,127	23.8%	83,000	11,893	14.8%	132,944	23.7%
Black or African-American	11,946	2.5%	22,000	2,318	2.9%	15,270	2.7%
Mixed Race	26,003	5.4%	16,000	6,682	8.3%	34,631	6.2%
American Indian and Alaska Native	982	0.02%		56	0.01%	1,401	0.2%
Native Hawaiian and other Pacific Islander	951	0.02%		146	0.01%	1,175	0.2%
Other	13,046	2.7%		2,007	2.5%	16,396	2.9%
Unknown Race, Non-Latino	20,095	4.2%		3,546	4.4%	23,641	4.2%
Grand Total	480,039			80,542		560,581	

* Excludes 144,188 non-respondents.

Enrollment Issues

- Families with members of federally recognized tribes and non-members are unable to create two applications with financial assistance.
 - This is slated to be fixed by the end of March.
- Dropdown menu incomplete for tribes.
 - This is “optional” data and doesn’t have to be completed. Will work to revise; consider textbox.

FAQ: How can someone use Covered California in conjunction with Medicare Parts A, B & D?

- Individuals who are eligible for Medicare are not eligible to receive premium assistance through Covered California. Additionally, Medicare supplement insurance (Medigap) plans are not offered through Covered California.



FAQ: Can I decline Medi-Cal?

- Yes, a consumer may decline Medi-Cal, but they will not be eligible for premium assistance.

Tribal Exemption Application Forms

- Can be accessed through the www.HealthCare.gov website at <http://marketplace.cms.gov/getofficialresources/publications-and-articles/tribal-exemption.pdf>

Questions?

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