

Affordable Care Act Talking Points for American Indian/Alaska Native Issues

Under the Affordable Care Act, every American is required to have health insurance coverage, get an exemption, or pay a fee. This fee is known as the shared responsibility payment and sometimes called “the individual mandate” or “Tax Penalty”.

What if you’re eligible for IHS services?

Being eligible for Indian Health Service (IHS) services alone *does not* meet the minimum essential coverage requirement. So, if you do not have health insurance coverage you will need to either: sign up for health insurance coverage that does meet the coverage requirement, apply for an exemption, or pay the shared responsibility payment.

Therefore, it is very important for American Indians and Alaska Natives (AI/AN) to consider their options and take action. (This includes those who are shareholders in the Alaska Native Claims Settlement Act (ANCSA) regional or village corporations)

- If you’re an American Indian/Alaska Native and eligible for Medicaid, you should enroll in a health insurance plan. Medicaid or the Children’s Health Insurance Program (CHIP) enrollment is available year round in all states for anyone who is eligible.
- If you’re an American Indian/Alaska Native and not eligible for Medicaid/CHIP, you should look into buying a plan through the Health Insurance Marketplace. You may qualify for financial assistance that can lower premiums and zero or limited cost-sharing (e.g., co-pays and deductibles). You may have to pay premiums, though, depending upon your income.

Why get health coverage? And why get health coverage if I can get care at an Indian health care provider?

The benefits of having health insurance coverage are tremendous.

First, with coverage, many American Indian/Alaska Natives will be able to get quality health care services beyond what their local Indian health care provider can give them. This increased protection provides security and peace of mind.

Second, the more American Indian/Alaska Natives who have health insurance, the more Indian health care programs can obtain reimbursements from insurance companies so they can reinvest those dollars back into the Indian health programs. This means additional services and greater capacity to provide care to American Indian/Alaska Natives.

Third, when more IHS eligible patients are covered it provides a cost savings to the Purchased and Referred Care program. This savings can then be reinvested in health care at the local IHS facility.

What if I enroll in Medicaid or CHIP?

AI/AN Medicaid/CHIP enrollees can still use their local Indian health care providers and can also see non-Indian health care providers for additional health care services. Plus, there are no premiums and no cost sharing for AI/AN Medicaid or CHIP enrollees who receive services from

an Indian health care provider. Even more convenient, Medicaid/CHIP enrollment is year round in all states and the application can be completed online, by phone or in person.

What if I'm not eligible for Medicaid/CHIP? What is the Marketplace?

For American Indians/Alaska Natives who are ineligible for Medicaid/CHIP there are coverage options available through the Health Insurance Marketplace. There is a Marketplace in every state. Here are some important things to remember when you purchase a plan through the Marketplace:

- **You may qualify for tax credits that can be used to help you pay your premium:** If you are not eligible for Medicaid and have a household income generally between \$11,670- \$46,680 for an individual or \$23,850 to \$95,400 for a family of four (limits will be higher in Alaska), you may be eligible to receive assistance with your monthly premiums through what are known as advance premium tax credits. They can be used right away to lower your monthly premium costs even in the lowest bronze level premium.
- **No out-of-pocket costs:** Depending on their income members of federally-recognized tribes (including ANCSA Shareholders) may qualify for a plan that has no co-pays or deductibles for many essential benefits (e.g., hospitalizations, maternity care).
- **Enroll throughout the year:** Members of a federally recognized tribe can enroll or disenroll in any qualified health plan in the Health Insurance Marketplace throughout the year, not just during the yearly Open Enrollment period.

Have American Indians/Alaska Natives enrolled?

You should also know that there are plenty of success stories out there. Some AI/AN patients are reporting that they are paying very low premiums

In the Billings Area, a patient was able to purchase a Marketplace plan for himself and his wife - they pay just \$7 a month and have zero out-of-pocket costs. Another individual in the Oklahoma area reported a premium of 12 cents per month. In the Navajo Area, a patient was over the income to qualify for Medicaid but was able enroll in a private Marketplace plan with zero premium and zero cost-sharing. And many American Indian/Alaska Natives are becoming newly eligible for Medicaid and are receiving much needed care.

What about the exemption from the shared responsibility payment?

American Indian and Alaska Natives are exempt from the shared responsibility payment if they are members of a federally recognized Tribe (including ANCSA Shareholders), or are eligible to receive services from an Indian health care provider. You can apply for an exemption by submitting an application to the Marketplace or you may claim the exemption on your 2014 federal tax return.

If you have questions, you can always:

Go to <http://www.healthcare.gov/tribal> or go to www.ihs.gov/aca

You can find local in person assistance at your local Indian Health care provider or by going to: <https://localhelp.healthcare.gov/>