

Fond du Lac Total Coverage - Eligibility Guide - 2013

AMERICAN INDIAN BENEFITS & PROTECTIONS	Enrollees										Descendent									
	Adult					Minor Child					Adult					Minor Child				
	0-138% FPL	138-200% FPL	200-300% FPL	300-400% FPL	Above 400% FPL	0-138% FPL	138-200% FPL	200-300% FPL	300-400% FPL	Above 400% FPL	0-138% FPL	138-200% FPL	200-300% FPL	300-400% FPL	Above 400% FPL	0-138% FPL	138-200% FPL	200-300% FPL	300-400% FPL	Above 400% FPL
Hold Harmless	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO
No Cost-Sharing (Co-pays & Deductibles)	C-1	C-1	C-1	C-2	C-2	C-1	C-1	C-1	C-2	C-2	C-1	C-1	C-2	C-2	C-2	C-1	C-1	C-2	C-2	C-2
Medicaid Expansion	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3	C-3
MNCare	C-3	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3	C-3	YES	C-3	C-3	C-3
MNSure	C-3	C-3	YES	YES	YES	C-3	C-3	YES	YES	YES	C-3	C-3	YES	YES	YES	C-3	C-3	YES	YES	YES
Monthly Enrollment	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tax Credits - IRS	N/A	N/A	YES	YES	YES	N/A	N/A	YES	YES	YES	N/A	N/A	YES	YES	YES	N/A	N/A	YES	YES	YES
Tax Penalties - IRS (Uninsured)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Tribal Sponsorship (Premiums)	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO	N/A	N/A	YES	NO	NO

Conditions

C-1: Zero Cost-Sharing: American Indians under 300% FPL will have no cost-sharing regardless of where services are provided. No CHS referral required.

C-2: Limited Cost-Sharing: American Indians above 300% FPL will have no cost-sharing when services are provided at FDL Human Services or through an approved CHS referral. Cost-sharing in other circumstances will apply.

C-3: Meets other program eligibility.

Notes

- Individuals must meet Tribal Sponsorship & Hold Harmless assistance policy & eligibility requirements.
- Sponsored individuals must enroll with FDL Human Services approved Tribal Sponsorship health plans.
- Tax penalties apply to each uninsured individuals.
- Tribal Sponsorship family plans can include coverage for non-Indian family members if cost is more reasonable than individual plans. Individual plan sponsorship may be applied to a family plan, with the individual being responsible for the difference in cost.
- Eligibility for tax credits are dependent upon filing of income taxes starting in 2014.

Definitions

- Hold Harmless Tax Assistance:** Eligible individuals who receive a bigger advanced payment of tax credit than actual income allows will be responsible for repayment to the IRS. FDL Total Coverage Hold Harmless Assistance will compensate the individual the additional premium contribution required.
- Cost-sharing:** Deductibles, co-pays for individuals enrolled in a health plan. Does not include premiums or balance billing.
- Monthly enrollment:** American Indians have special monthly enrollment options. All other individuals must enroll between October 1, 2013-December 31, 2013.
- Tax credits:** Individuals between 100%-400% FPL may be eligible for premium subsidies in the form of tax credits. Tax credits will be directly applied to premium costs by the IRS. Reconciliation will be done at the end of each year.
- Tax penalty:** American Indians are exempt from the individual mandate of carrying health coverage. All other individuals are assessed a tax penalty for being uninsured.
- Tribal Sponsorship:** FDL will pay for (sponsor) health insurance premiums for eligible individuals.
- American Indian:** ACA defines American Indian as being an enrolled member of a federally recognized tribe.