



National
Congress of
American
Indians

National Indian
Health Board



The Red Feather Of Hope And Healing



The Health Insurance Marketplace for American Indians & Alaska Natives

National Indian Health Outreach & Education Initiative
July 2013

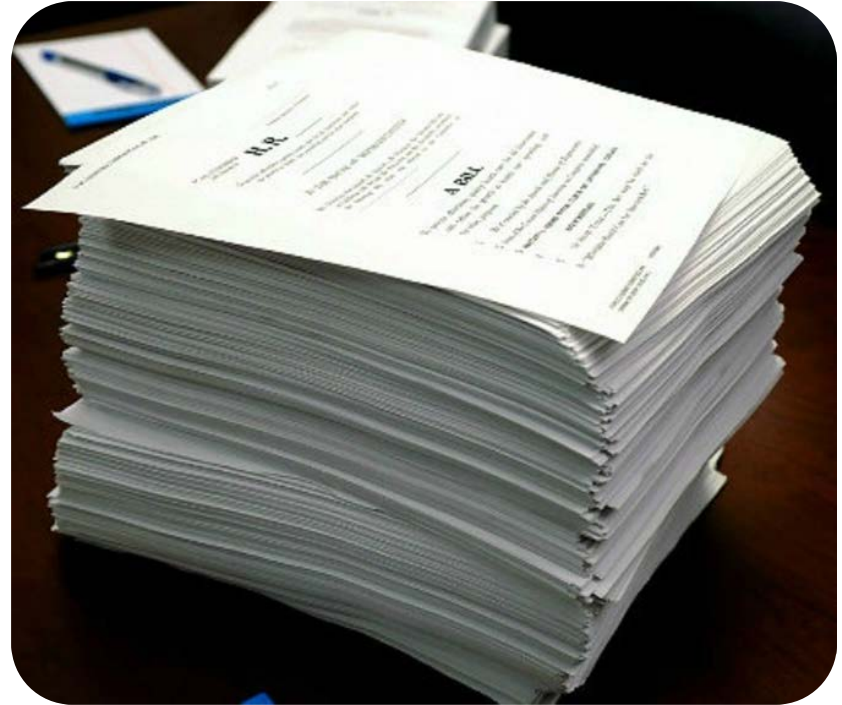
Learn more about

1. Improvement to the Indian Health Services
2. Medicaid Expansion
3. Medicare and the ACA
4. The Health Insurance Marketplaces
5. Eligibility and Enrollment



The Health Care Law

- On **March 23, 2010**, President Obama signed into law the Patient Protection and Affordable Care Act (ACA)
- The ACA protects the rights of all Americans, **including American Indians and Alaska Natives** (AI/AN), to access affordable health care
- More than 32 million people in this country who would otherwise not have health insurance will have access to health coverage



Health Care & Federal Trust Responsibility

The government's historical and unique legal relationship with tribes is based on treaties, laws, and Supreme Court decisions

Health reform offers new opportunities to access health insurance to AI/AN citizens and employees

Indian Health Service offers health care to AI/AN citizens on or near Indian reservations and in some Urban Indian communities



Health Care Law Benefits for Indian Country

- Permanent Reauthorization of the Indian Health Care Improvement Act
 - Strengthens the Indian Health Services
 - Increases Affordability to Health Insurance Coverage



Strengthening the Indian Health Services

- **Expanded Authority for IHS Service**
IHCIA prescribes the duties and responsibilities, which allows IHS to modernize its health care delivery systems & permit tribal governments to make technical changes in the future
- **Greater Workforce by** increasing clinician recruitment and retention in tribally-operated health programs
- **Increased revenue** through third party payments to IHS that support both direct care and contract health care services



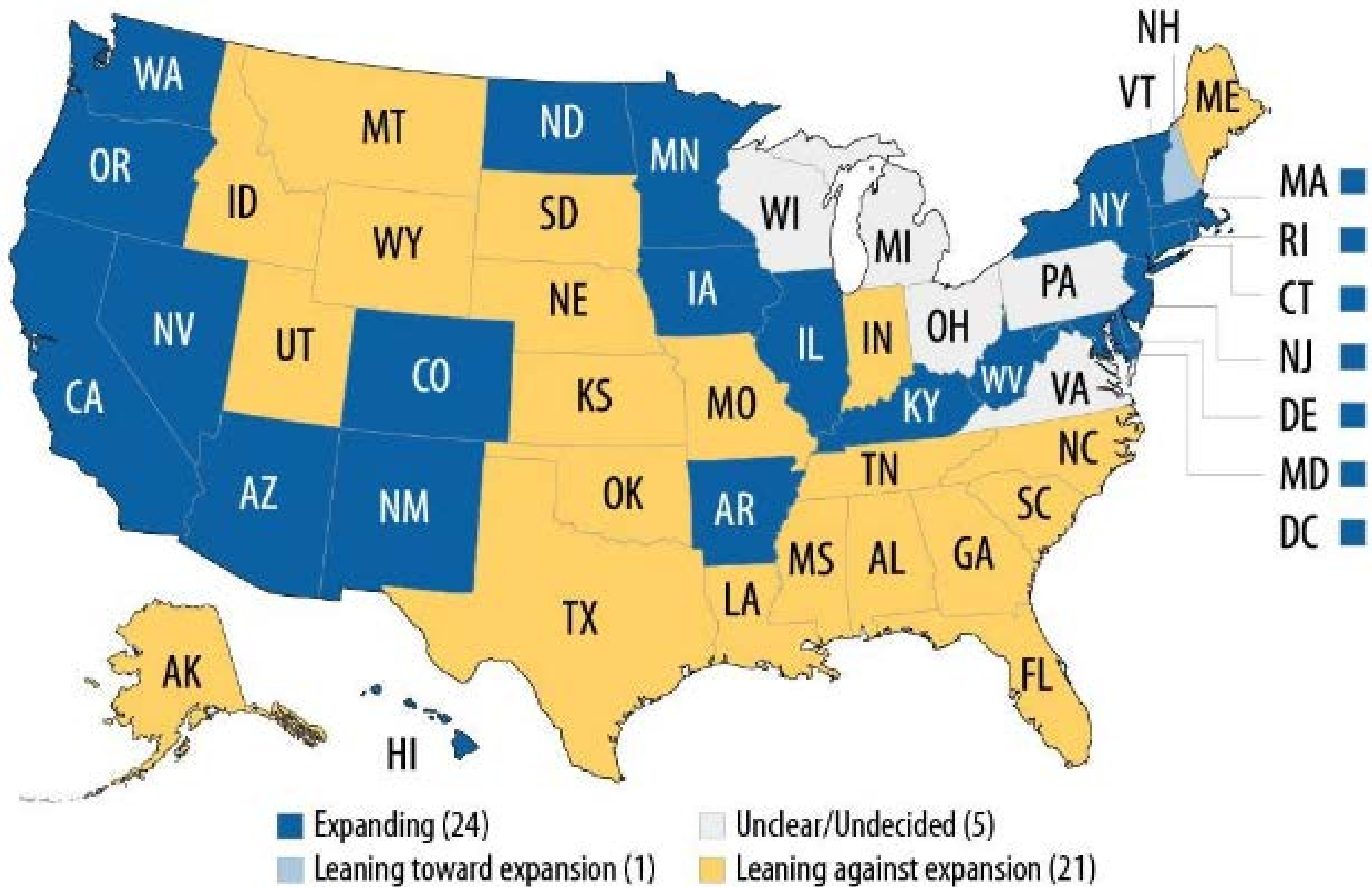
Medicaid Expansion for Indian Country

- **States have the option to expand Medicaid** eligibility to adults ages 19 - 64 with income up to 138% of the Federal Poverty Level
**\$15,282/yr. for an individual, \$31,322/yr. for a family of 4, in Alaska for individual \$19,086/yr. for a family of 4 \$39,155/yr.*
- **Average income** of American Indian and Alaska Native (AI/AN) households is \$35,192, compared to \$50,502 for the entire nation*
- **No premiums or deductibles** for AI/ANs who are eligible to and do receive IHS, tribal 638, or urban Indian health services
- **No copays** for services received from an Indian health care provider or through referral under contract health services



** US Census Bureau, 2012*

Medicaid Expansion for Indian Country



Medicare for Indian Country



HOW DOES THE ACA PROTECT MEDICARE?

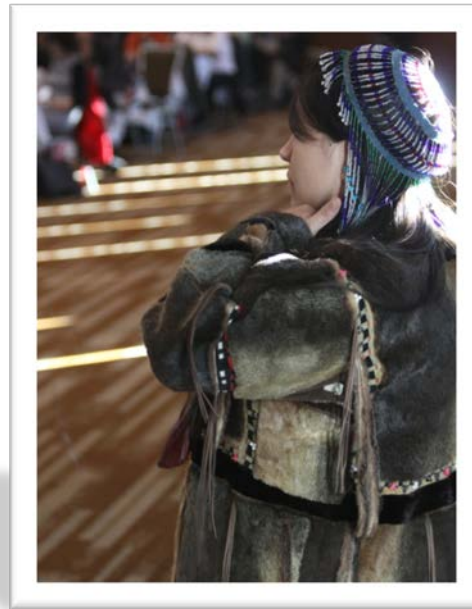
1. You get cheaper prescription drugs
2. You get free preventive services.
For example: free wellness checks
3. Your doctors are supported to better coordinate your care
4. The law fights fraud and strengthens Medicare
5. Your Medicare coverage is protected



Medicare Open Enrollment Period:
October 15, 2013 – December 7, 2013

Health Insurance Marketplaces

HOW?



The Health
Insurance
Marketplace

American Indians and Alaska Natives
can enroll **October 1, 2013** and get coverage through
the Marketplace starting on **January 1, 2014**

Introduction to the Marketplace

- The “Marketplace” is a new way to get health insurance
- Whether you’re uninsured or just exploring new options, it is designed to give you more choices
- Compare all your insurance options based on price, benefits, quality, and other features that may be important to you
- Information will be in plain language that makes sense



DID YOU KNOW:

- ❖ Formerly known as the “*Exchanges*”
- ❖ Enrollment Begins on **October 1, 2013**
- ❖ **Plans will vary by State**

Marketplace Basics



HealthCare.gov
Take health care into your own hands

Find health insurance that's right for you!

Learn what you can do now to get ready for
Marketplace enrollment in October 2013.

[Prepare now.](#)

- ☐ There will be four ways to enroll yourself and your family
- ☐ Most people will be able to get a break on costs
- ☐ 90% of people who are currently uninsured will qualify for low cost or free health insurance
- ☐ Clear options and apples-to-apples comparisons, costs stated up front
- ☐ New protections for you and your family starting on January 1, 2014

ACA Makes Healthcare Insurance Affordable



Did You Know:

Consumers can only access the premium tax credits through the Individual health insurance marketplace.

- **Tax Credits** for health plans lower the monthly premiums qualified individuals pay
 - Family of four with annual income \$23,550* - \$94,200*
- **Reduced cost-sharing** lowers out-of-pocket spending for health coverage
 - Family of 4 with annual income \$58,875* or less (*some restrictions may apply*)
- **Medicaid** for those with limited incomes

* 2013 dollar amounts

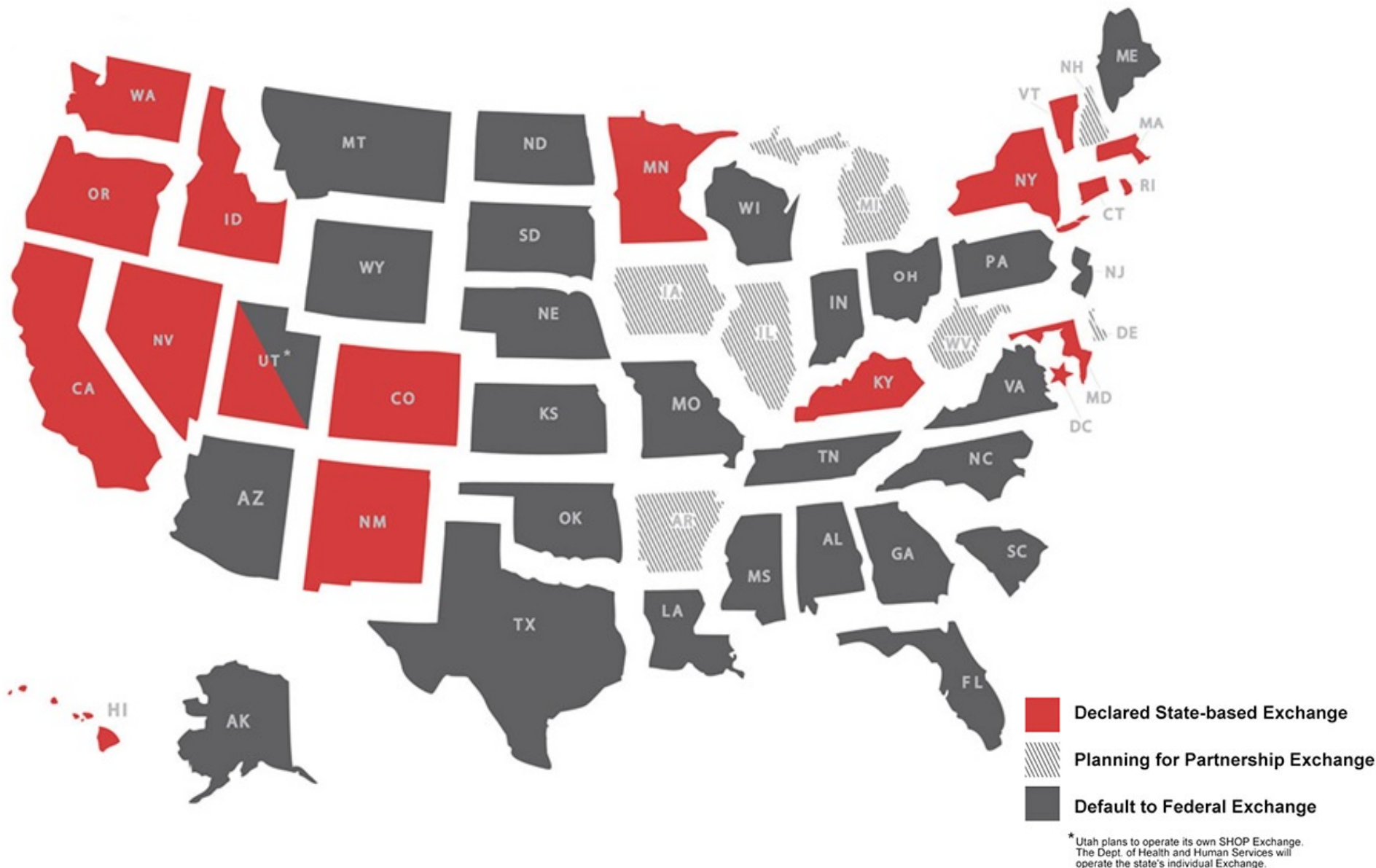
Protections for Indian Country in the Marketplace

- **No out of pocket costs:** If a *member of a federally recognized tribe* chooses Indian Health Services as their provider in an insurance marketplace network
- **Break on Costs for Certain Income Levels:** *federally recognized tribal members* earning less than \$34,470 and families earning less than \$70,650 a year will not pay any out of pocket costs for health services anywhere.
- **Special Monthly Enrollment:** *Members of federally recognized tribes* can change their enrollment status in any plan through the marketplace once a month.
- **No Requirement to have Insurance:** Exempts AI/ANs eligible for IHS from obtaining any health insurance.



❖ **300% FPL = individual income of \$34,470/yr. and family of four \$70,650/yr.**

What will Your Marketplace Look Like?



What are Qualified Health Plans (QHPs)

- All insurance plans certified by the Marketplace must:
 - Include 10 Essential Health Benefits (EHB)
 - Limit cost-sharing
 - ✓ deductibles, copayments, and out-of-pocket maximum amounts
 - Agrees to offer at least one QHP in the Silver level and Gold level in the marketplace



10 Essential Health Benefits

Ambulatory Patient Services

Prescription Drugs

Emergency services

Rehabilitative & Habilitative Services
and Devices

Hospitalization

Laboratory Services

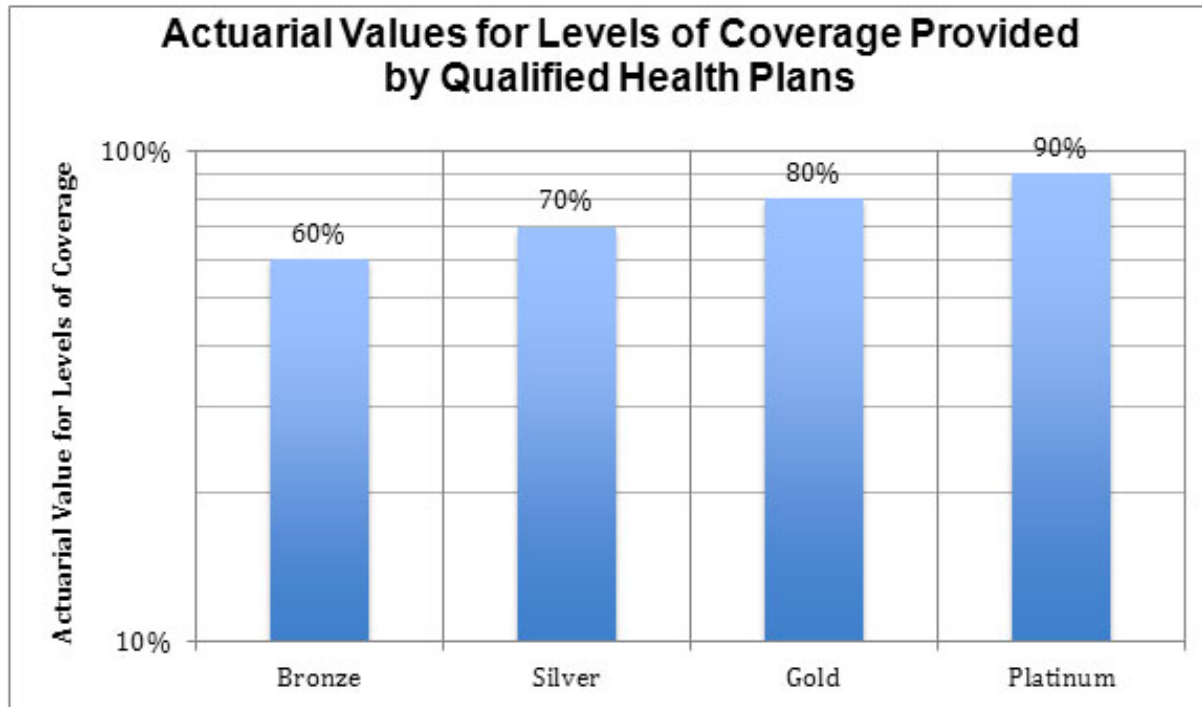
Maternity & Newborn Care

Preventive & Wellness Services and
Chronic Disease Management

Mental Health & Substance Use
Disorder Services, Including
Behavioral Health Treatment

Pediatric Services, including
Oral & Vision Care

Four Levels of Coverage



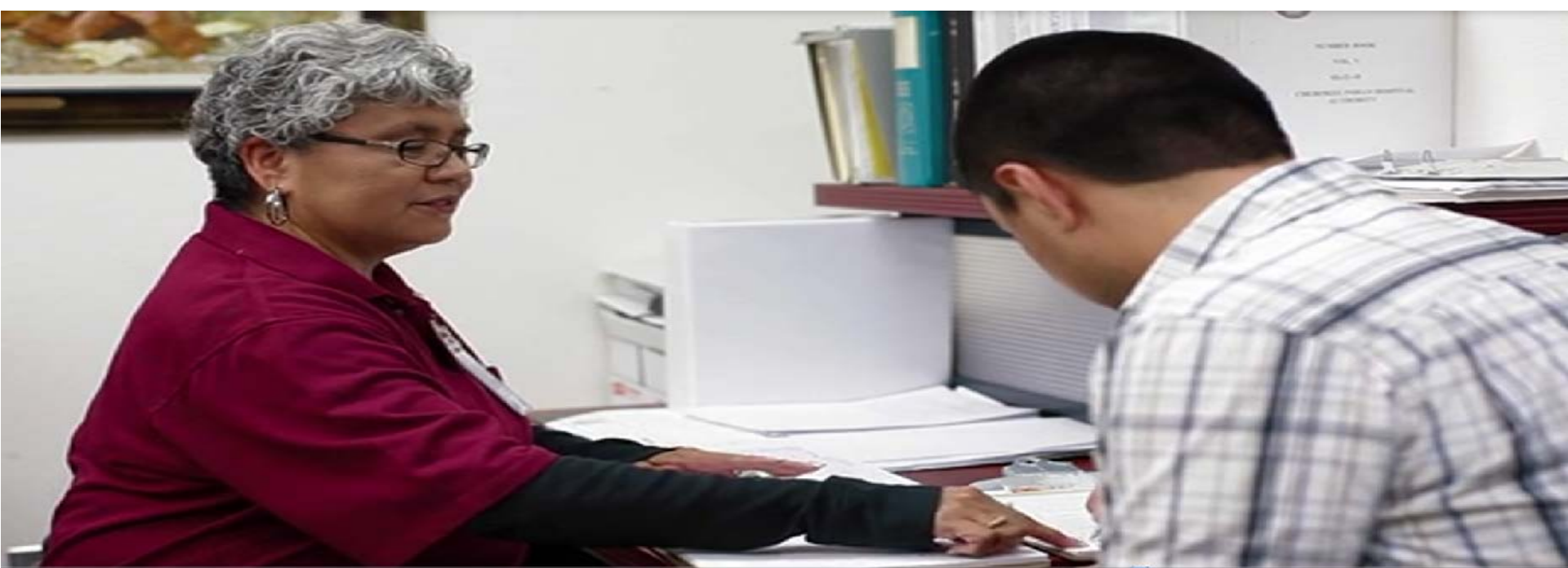
“Actuarial Value” is a measure of the level of protection a health insurance policy offers and indicates the percentage of health costs that would be covered by the health plan.

- ❑ Insurers will be required to offer plans that fit within four levels of coverage: **Bronze**, **Silver**, **Gold** & **Platinum**
- ❑ Plans will vary by: the **cost of premiums & out of pocket costs** & most importantly look at what doctors are offered in your **network**!

Marketplace Eligibility & Enrollment

Enrollees Must:

- Live in its service area, and
- Be a U.S. citizens or national, or
- Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
- Not be incarcerated



Determining Eligibility for Indian Benefits

Examples of acceptable documentation for the Marketplace:



1. Tribal Identification Card



2. BIA Form



3. Certificates of Degree of Indian Blood (CDIB)

How to Apply



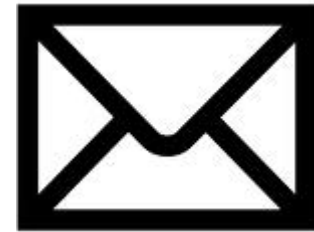
By Phone



Online

Help will be available in the Marketplace if you need it. Obtaining coverage will be:

- Easy
- Convenient
- Streamlined

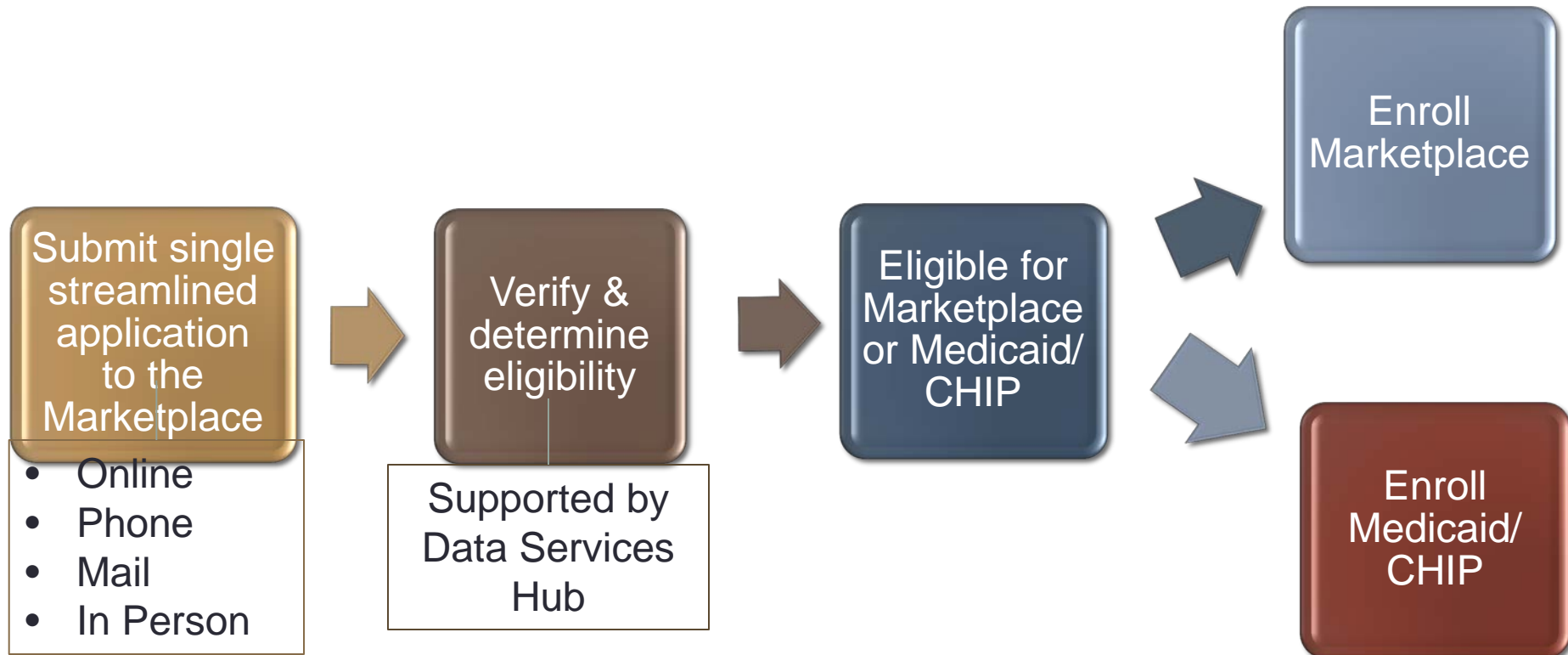


By Mail



In Person

The Application Process



How Much is the Penalty?

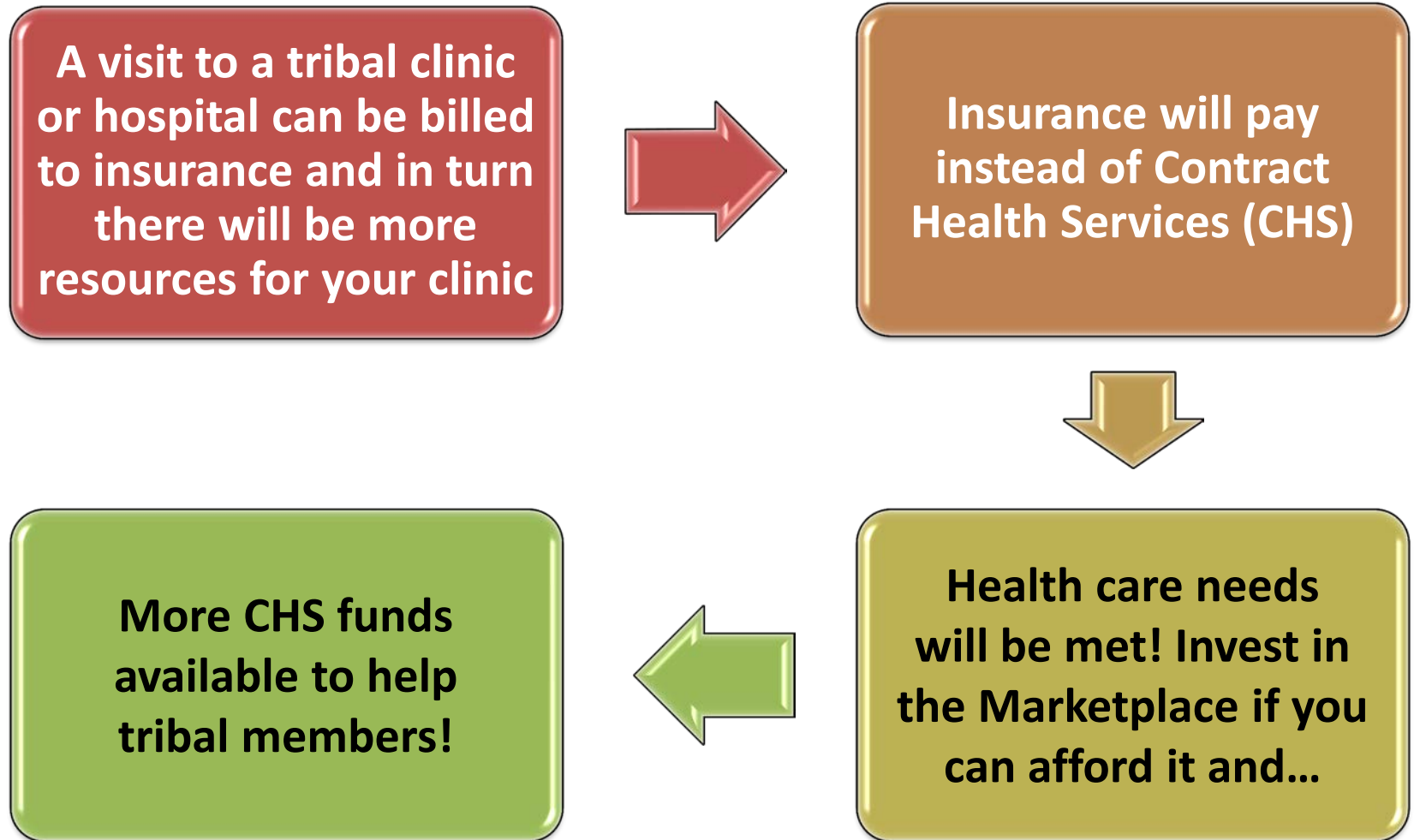
In 2014, people who can afford to but do not purchase health insurance will pay a “shared responsibility payment”

- IRS will collect the shared responsibility payment via tax returns in 2015
- Tax starts at \$95 per year or up to 1% of income, which ever is greater
- By 2016 will rise to \$695 per person or 2.5% the income, which ever is greater
- Tax is capped at \$285 in 2014 and rises to \$2,085 in 2016

You are Exempt from the Tax Penalty if

- ❖ You are a **Member of a federally recognized tribe or eligible for the hardship exemption**
- ❖ You have insurance through your employer or purchase individual insurance on your own or
- ❖ You have insurance through Medicare, Medicaid, Children's Health Insurance Program (CHIP), Veteran's Administration and/or Tricare for active duty and retired military, or a health-care sharing ministry or
- ❖ You would have to spend more than 8% of your household income on the cheapest qualifying health insurance plan, even after tax credits and subsidies

What are the Benefits of Enrolling in Health Insurance?



Important Dates & Highlights

October 1, 2013

- Open enrollment in the Health Insurance Marketplace begins

January 1, 2014

- Marketplaces are up and running
- Pre-existing conditions or gender will be prohibited
- Annual Limits on Insurance coverage will be eliminated
- Advance Premium Tax Credits will be available
- Access to Medicaid will expand (*in certain states*)



Key Points to Remember

- More American Indians/Alaska Natives will have access to affordable health care
- Whether you are a small business or an individual consumer, you can find a plan that fits your budget
- Many will be eligible to low-cost or free health care
- Invest in the Marketplace and save CHS dollars!





Log on and learn more about the Marketplace!
www.HealthCare.gov has changed to help you get ready for the launch of the Health Insurance Marketplace on October 1, 2013.

New Features on www.HealthCare.gov

Chat with someone who can help

ENTER YOUR NAME (OPTIONAL)

First Name

Last Name

ENTER YOUR EMAIL ADDRESS (OPTIONAL)

☐ I agree to the [Terms of Service](#)

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***With generous support from
the Indian Health Services***



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