

Q. Are there special protections for AI/ANs who enroll in CHIP?

A. AI/ANs are exempt from all cost sharing, and certain Indian resources and payments are not counted for CHIP eligibility. AI/ANs can continue to get services through an I/T/U even if the I/T/U is not a provider in a managed care network.

Q. What are the special protections for AI/ANs who enroll in the Marketplace?

- Members of federally recognized tribes with a household income at or below 300% of the federal poverty level (roughly \$70,650 for a family of 4 in 2013 or \$88,320 for the same family in Alaska) who are also eligible for the tax credit won't have any out-of-pocket costs like copays, coinsurance, or deductibles for services covered by their Marketplace health plan.
- Members of federally recognized tribes are eligible for monthly special enrollment periods.
- Regardless of income, tribal members who enroll in a Marketplace health plan will not have any out-of-pocket costs such as copays, coinsurance, or deductibles for items or services furnished directly by an I/T/U or through referral under Contract Health Services.



How to Apply:

You can apply for the Marketplace and Medicaid/CHIP coverage three ways:

1. Online at www.healthcare.gov
2. By mail, or in person with the help of a Navigator or other enrollment assister.
3. Telephone help and online chat will be available 24/7 to help you complete your application.

Questions?

Call 1-800-318-2596 24 hours a day, 7 days a week
(TTY: 1-855-889-4325)

Open enrollment starts October 1, 2013. Coverage starts as soon as January 1, 2014.

For more information, contact: Krista 355-2413 or Lynn 355-2455



HEALTH INSURANCE MARKETPLACE:

*What it Means for American Indians
and Alaska Natives*



Health Insurance Marketplace



Q. I'm an American Indian/Alaska Native. What do I need to know about the Health Insurance Marketplace?

A. The Health Insurance Marketplace will benefit American Indians and Alaska Natives (AI/ANs) by providing opportunities for enrolling in affordable health coverage. You might be eligible to enroll in a private health plan in the new Health Insurance Marketplace (Marketplace). Or, you might be eligible for Medicaid or the Children's Health Insurance Program (CHIP). There will be one application to determine whether you are eligible for a Marketplace health plan, Medicaid, or CHIP.

Q. Why do I need health insurance coverage if I receive services from the Indian Health Service, a tribal program, or an urban Indian health program?

A. The Affordable Care Act does not change your eligibility to get health care through the Indian Health Service, or tribal or urban Indian health programs (I/T/Us). AI/ANs who enroll in a Marketplace health plan, Medicaid, or CHIP, can continue to receive services from their I/T/U the same way they do now. But by enrolling in a Marketplace health plan, Medicaid, or CHIP, AI/ANs benefit by having greater access to services that may not be provided by their local I/T/U, and the tribal communities benefit through increased resources to their I/T/U programs.

Q. What if I already have insurance through my job or am already on Medicaid?

A. If you have health insurance through your employer or have health care through a government sponsored program such as Medicare, Medicaid, CHIP, Veterans Affairs or TRICARE, there is nothing you need to do—you are covered.

Q. As an AI/AN, am I required to have health care insurance?

A. No, members of federally recognized tribes, other AI/ANs, and other people (like the spouse or child of an eligible Indian) who are eligible for or get services through an I/T/U will be exempt from (don't have to pay) the shared responsibility payment. So, you do not have to apply for health insurance, but you must apply for this exemption.

Q. How can I apply for an exemption from the shared responsibility payment?

A. To get an exemption, members of federally recognized tribes may apply through the Marketplace or provide the appropriate information when they file their federal income tax return. AI/ANs who aren't members of federally recognized tribes, but who are eligible for or get services from an I/T/U, must apply through the Marketplace and will need to verify their AI/AN status or eligibility for services through an I/T/U.

Q: Will I be able to enroll in the Marketplace, Medicaid, or CHIP even if I qualify for an exemption?

A. An exemption from the shared responsibility payment won't prevent AI/ANs from enrolling in a Marketplace health plan, Medicaid, or CHIP and they might qualify for certain protections under Medicaid or CHIP, or might qualify for tax credits and cost-sharing reductions. In addition to financial documents, you might need your tribal documents to qualify for some of these special protections.

Q. Will I be able to get assistance with paying the cost of my premium if I enroll in a Marketplace health plan?

A. While AI/ANs are NOT exempt from paying premiums, they may be able to get lower costs on monthly premiums through a new tax credit that is paid to insurance plans each month to reduce an individual's premium. Eligibility for the tax credit depends on income, family size, and access to other coverage. Members of federally recognized tribes can use tax credits to pay for premiums for certain plans and still receive cost-sharing reductions as well. The type of cost-sharing reduction depends on income and whether an individual is enrolled in a zero cost-sharing plan or limited cost-sharing plan.

Q. Are there special protections for AI/ANs who enroll in Medicaid?

A. AI/ANs who are eligible for or get services from an I/T/U, including Contract Health Services, are exempt from Medicaid premiums and enrollment fees and, if they have ever used one of these programs, they are also exempt from other cost sharing, such as copayments, coinsurance, and deductibles. Certain Indian resources and payments are not counted for Medicaid eligibility. AI/ANs can continue to get services through an I/T/U even if the I/T/U is not a provider in a managed care network.

