



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

**A** AI/ANs are exempt from all cost sharing. 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 members of federally recognized tribes and ANCSA shareholders who enroll in the Marketplace?

- A** • Members of federally recognized tribes and ANCSA shareholders with household incomes at or below 300% of the federal poverty level may not have to pay any out-of-pocket costs, like copays, coinsurance, or deductibles for services covered by their Marketplace health plan.
- Members of federally recognized tribes and ANCSA shareholders are eligible for monthly special enrollment periods. If all family members apply on the same application, then all family members qualify for the special enrollment period.
- Regardless of income, tribal members and ANCSA shareholders 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.
- Visit <https://www.healthcare.gov/glossary/federal-poverty-level-FPL/> for more information about federal poverty levels.

### How to Apply:

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

1. Online at [www.healthcare.gov](http://www.healthcare.gov)
2. By mail
3. In person with the help of a Navigator or other enrollment assister

Telephone help and online chat will be available 24/7 to help you complete your application.

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

Visit [www.healthcare.gov/tribal](http://www.healthcare.gov/tribal).

For more information, contact: \_\_\_\_\_



# HEALTH INSURANCE MARKETPLACE:

*What it Means for American Indians and Alaska Natives*





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

**A** The Health Insurance Marketplace (Marketplace) will benefit AI/ANs by providing opportunities for enrolling in affordable health coverage. You might be eligible to enroll in a private health plan in the 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 Marketplace health plans, Medicaid, or CHIP, can continue to receive services from your I/T/U the same way you 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 your local I/T/Us, 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 insurance?**

**A** No, AI/ANs and other people (like the spouse or child of an eligible Indian) will be exempt from (and 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** Due to a policy change, all AI/ANs can now apply for an exemption in two ways. You can apply through the Marketplace by completing an exemption application and mailing it with supporting documentation. Or, you can apply when filing a federal income tax return.

**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. You 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, you may be able to get lower costs on monthly premiums through a 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 and Alaska Native Claims Settlement Act (ANCSA) shareholders can use tax credits to pay for premiums for certain plans and receive cost-sharing reductions as well. The type of cost-sharing reduction depends on income and whether you are 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 Purchased or Referred Care (P/RC), formerly Contract Health Services, are exempt from Medicaid premiums and enrollment fees. 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 I/T/Us even if they are not providers in a managed care network.

