Affordable Care Act and Native Americans

Benefits of the Health Care Law:

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

Protections for Native Americans in the Marketplace

- **No out of pocket costs**: If a *member of a federally recognized tribe* chooses Indian Health Service 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

*Based on 2013 federal poverty levels

These listed health benefits are required to be in all of the insurance plans

<table>
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<th>10 Essential Health Benefits</th>
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<td>Ambulatory Patient Services</td>
<td>Prescription Drugs</td>
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<tr>
<td>Emergency services</td>
<td>Rehabilitative &amp; Habilitative Services and Devices</td>
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<td>Hospitalization</td>
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<td>Maternity &amp; Newborn Care</td>
<td>Preventive &amp; Wellness Services and Chronic Disease Management</td>
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<tr>
<td>Mental Health &amp; Substance Use Disorder Services, Including Behavioral Health Treatment</td>
<td>Pediatric Services, including Oral &amp; Vision Care</td>
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What is the benefit for Native Americans to enroll in the Health Insurance Marketplace?

- A visit to a IHS clinic or hospital can be billed to insurance and in turn there will be more resources for your health care facility
- Insurance would pay for the services instead of Contract Health Service funds
- If you can afford the Marketplace Insurance premiums this gives you more options on what provider to use
- If you are using IHS facility, there would be additional revenue that would allow the facility to have more contract health funds

There will be a tax penalty for those who do not have insurance

You are exempt from this penalty if you are a Member of a federally recognized tribe or eligible for the hardship exemption

Examples of acceptable documentation to get the Native American benefits in the Health Insurance Marketplace

- Tribal ID Card
- BIA Form
- Certificate of Indian Blood

If you have any questions about the Affordable Care Act or the Health Insurance Marketplace, you can go to [www.healthcare.gov](http://www.healthcare.gov)

You can also call 1-800-318-2596

**Brad Hawk**, Indian Health Systems Administrator
North Dakota Indian Affairs Commission
(701) 328-2448
bhawk@nd.gov