

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

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

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

You can also call **1-800-318-2596**

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