



COVERED CALIFORNIA QUICK GUIDE: AMERICAN INDIANS & ALASKA NATIVES



SPECIAL BENEFITS FOR ELIGIBLE AMERICAN INDIAN AND ALASKA NATIVES

Eligible American Indians and Alaska Natives are able to enroll in health insurance through Covered California and receive certain benefits. Covered California is the new online “marketplace” that will make it simple and affordable to purchase high-quality health insurance and get financial assistance to help pay for insurance.

NO HEALTH CARE EXPENSES FOR CERTAIN INCOME LEVELS.

American Indians or Alaska Natives who are members of Federally Recognized Tribe with a household income of less than about \$70,650 for a family of four – classified as 300% of the federal poverty level – will not have copays or other costs if they obtain insurance through Covered California.

NO HEALTH CARE COSTS FOR MEDICAL CARE FROM INDIAN HEALTH SERVICE PROVIDERS.

There is no cost for any American Indian for any item or service obtained directly through the Indian Health Services, Tribes, Tribal organizations, urban Indian organizations or through referral under contracted health services. This provision applies regardless of household income when the American Indian is enrolled in a health plan offered through Covered California.

NO REQUIREMENT TO HAVE INSURANCE. American Indians and Alaska Natives who are members of federally recognized tribes are exempt from the individual responsibility requirement that most taxpayers over the age of 18 maintain health care coverage beginning on January 1, 2014. American Indians or Alaska Natives who are eligible and have received health care services from an Indian Health Program are eligible for hardship exemption from the individual mandate.

EXEMPTION FROM OPEN-ENROLLMENT PERIODS. American Indians and Alaska Natives who are members of federally recognized tribes are also entitled to change health plans once a month through Covered California.

To find out if you qualify for these unique benefits and for more information on the new health insurance marketplace, visit www.coveredca.com.





QUICK GUIDE TO HEALTH INSURANCE WITH FEDERAL FUNDING

WHAT IT'S CALLED	WHO IS ELIGIBLE	SPECIAL INDIAN PROVISIONS
Medicare	Over 65 years old Also, people with kidney failure at any age	
Medi-Cal	Under 138% of federal poverty level	No premiums. No co-pays. No deductibles.
Child Health Insurance Program (CHIP)	Children under 19 years old with family income under 200% federal poverty level	No premiums. No co-pays. No deductibles.
COVERED CALIFORNIA	People under 65 years old who are not eligible for Medi-Cal and CHIP	No co-pays.* No deductibles. Special monthly enrollment.

You can continue using your Indian health clinic if you enroll in these insurance programs, or any insurance provided by your employer or purchased by you.

* No co-pays when you get services at your Indian health clinic, or receive a referral from Contract Health Services, or if your income is below 300% FPL. Determination of FPL can be easily obtained using the calculator provided at www.coveredca.com

WORDS COMMONLY USED TO DISCUSS INSURANCE

- PREMIUMS:** Monthly payments for insurance
- DEDUCTIBLES:** Amount person must spend on health care each year before insurance begins to pay
- CO-PAYS:** Amount person pays at time of visit
- COST SHARING:** Another term for deductibles and co-pays
- SUBSIDY:** Amount federal government pays to insurance company to lower cost of premiums for the individual
- BENEFIT PACKAGE:** List of services that are covered by insurance plan
- NAVIGATOR:** Person paid by Covered California to help people enroll in health insurance plans, Medi-Cal and CHIP