

**AND THE
ANSWERS
YOU NEED
TO MAKE
A DECISION**



**SEE IF YOU ARE ELIGIBLE FOR A
COVERED CALIFORNIA PLAN.**

Ask at your Tribal or IHS Clinic.
Bring your Social Security Card.
www.coveredca.com

**10
QUESTIONS**
About
Enrolling in
**Covered
California
Plans**





1. HOW WILL I BENEFIT FROM HAVING HEALTH INSURANCE?

Contract Health Services (CHS) does not have enough money to meet all the needs, so there is a priority list and sometimes CHS runs out of money. If you have health insurance, you can get the health services you need even if it is not high on the CHS priority list and even if CHS is out of money. Health insurance will pay for things that your Tribal or Urban program does not provide, such as medical specialists, tests, emergency room visits, and hospital care.

2. IF I ENROLL IN AN EXCHANGE PLAN, WILL I HAVE TO GET MY HEALTH CARE FROM A CLINIC FAR AWAY FROM WHERE I LIVE?

No. You can continue to use your Tribal or Urban clinic. Let them know that you have insurance so that they can receive payment for services they provide to you.

3. WILL THERE BE A COST TO ME TO ENROLL IN A HEALTH INSURANCE PLAN?

When you use the Covered California website, you will find out if you qualify for programs that pay all or a portion of the costs of health insurance.

4. I AM ELIGIBLE FOR INDIAN HEALTH SERVICE SO WHY DO I NEED TO HAVE HEALTH INSURANCE?

The Indian Health Service is funded at only about half the level of need, and Tribes only get about half the funding they need from the Indian Health Service. Your Indian health clinic must get the other half of funding from other sources, such as billing insurance. Health insurance is optional for American Indians and Alaska Natives. There is no penalty if you choose not to enroll in an Exchange plan if you are a member of federally recognized tribe; or have received health care from an Tribal or Urban Indian Health Program.

5. WHAT ABOUT THE FEDERAL TRUST RESPONSIBILITY? SHOULDN'T THE FEDERAL GOVERNMENT PAY FOR ALL OF MY HEALTH CARE?

The Federal government is paying for Indian health care through many programs in addition to the Indian Health Service. In the new Health Insurance Exchanges, the Federal government is paying a portion of the cost of insurance. Also, there are special provisions for the Federal government to pay the co-pays and deductibles for American Indians and Alaska Natives enrolled in Covered California plans.

6. ISN'T IT "DOUBLE DIPPING" FOR IHS OR MY TRIBAL CLINIC TO RECEIVE FUNDING FROM CONGRESS AND ALSO BILL MY INSURANCE?

Congress expects IHS and Tribes to bill other insurance. The funding for Indian health care comes from many sources. The money is needed to provide services for everyone in our Tribal communities.



7. WHAT IF I ALREADY HAVE HEALTH INSURANCE?

If you already have health insurance through your job, you will not be eligible for Covered California health plans. If you are eligible for Medi-Cal, Medicare or the State Child Health Insurance Program (SCHIP), you will not be able to enroll in an Exchange plan. Tell your Indian health clinic about your health insurance.

8. HOW CAN I GET HELP TO ENROLL IN COVERED CALIFORNIA PLANS?

Your Indian health clinic can help you find out if you are eligible to enroll in an Exchange plan. Starting in October 2013, there will be a new website (www.coveredca.com) that simplifies the eligibility and enrollment process. Your privacy will be protected by federal law and the information you provide will be treated confidentially.

9. WHAT ABOUT ALL THE PAPERWORK FROM HEALTH INSURANCE COMPANIES?

You can ask that the paperwork be sent to your Indian health clinic instead of your home. Your clinic can monitor the paperwork and let you know when there's something you need to do.

10. WHAT SHOULD I DO NEXT?

Go to your Indian health clinic and ask for help to see if you qualify for a Covered California plan. Bring your Social Security card. You have a choice. If you decide to enroll in a health insurance plan, you will be helping yourself, your family and your community!

