

## 1. What is Covered California?

Covered California is the new health insurance marketplace (or “Exchange”) that makes it simple to purchase affordable, high-quality health coverage and offers access to financial assistance (if eligible) to help pay.

## 2. What are the protections for American Indians in Covered California?

- **No cost-sharing for certain income levels:** Members of a federally recognized Tribe under 300% federal poverty level will not have to pay co-pays or deductibles when they enroll in Covered California.
- **No cost-sharing at Indian Health Programs:** Members of a federally recognized Tribe do not pay co-pays or deductibles when they receive items or services from a Tribal or Urban Indian clinic.
- **Ability to buy insurance and switch plans at any time:** Members of a federally recognized Tribe are entitled to enroll in/or change their health insurance plan once a month, rather than once a year.
- **Not subject to the individual mandate:** Members of a federally recognized Tribe will not face a penalty if they do not have health insurance. Also, any American Indians who have received (or are eligible to receive) services through a Tribal or Urban Indian clinic can apply for a hardship exemption from the individual mandate through Covered California.

You have a choice!

If you decide to enroll in a health insurance plan through Covered California, you will be helping yourself, your family and your community.



**COVERED  
CALIFORNIA**

FOR AMERICAN INDIANS



# 10 QUESTIONS & ANSWERS For American Indians



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### 3. I already receive services from my Indian health program, why do I need to enroll in Covered California?

By enrolling you will be covered for services that your Tribal or Urban Indian clinic does not provide, such as medical specialists, tests, emergency room visits, and hospital care. Additionally, your community has more IHS resources for health care when you have health insurance.

### 4. What specific benefits can I expect to receive when I enroll in Covered California?

Your Covered California health plan will include at minimum 10 Essential Benefits:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices (to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services (e.g., blood tests)
- Preventive and wellness services and chronic disease management
- Pediatric services, including dental and vision care

### 5. If I enroll in Covered California, can I continue going to my Indian health program?

Yes. With Covered California, you can sign up for a health plan that makes your Tribal or Urban Indian clinic your “Indian Health Home” - your provider of choice and your partner in navigating Covered California.

### 6. How much will it cost for me to enroll in Covered California?

Go to CoveredCa.com or visit your local Tribal or Urban Indian clinic to find out. The amount of financial assistance you may receive for a health plan depends on household income and number of individuals in the family. (Also, members of a federally recognized Tribe will not have to pay out-of-pocket expenses, such as co-pay and deductibles.)

### 7. What if I already have health insurance?

If you already have health insurance through your job (or are Medi-Cal eligible), you do not qualify for Covered California health plans.

### 8. Can I determine if I am Medi-Cal eligible through Covered California?

Yes. Under Medi-Cal expansion, income eligibility has increased to 138% of FPL and the program now accepts childless adults and other newly eligible populations. (American Indians will not have to pay Medi-Cal premiums or out-of-pocket costs.)

### 9. What documentation will I be asked to provide?

You will need your social security card. Additionally, in order to verify your eligibility for American Indian status, you will need to provide your Tribal Identification Card, BIA Form, or Certificate of Degree of Indian Blood (CDIB).

### 10. What should I do next?

Ask your Tribal or Urban Indian clinic for help to see if you qualify for a Covered California Plan or other programs, such as Medi-Cal. The information that you provide is confidential.

