



COVERED CALIFORNIA for American Indians

A Quick Guide to new health coverage options

Unique Benefits for Eligible American Indians

Covered California is the new online “marketplace” that makes it simple to purchase affordable, high-quality health coverage and offers access to financial assistance (if eligible) to help pay. Through Covered California, eligible American Indians are able to enroll in health coverage and have access to unique benefits.

NO HEALTH CARE EXPENSES FOR CERTAIN INCOME LEVELS

American Indians, *who are members of a federally recognized Tribe*, with a household income of less than \$70,650 for a family of four—**classified as 300% of the federal poverty level**—will not have cost sharing (co-pays or deductible).

NO HEALTH CARE COSTS FOR MEDICAL CARE PROVIDED BY INDIAN HEALTH PROGRAMS

There is no cost sharing (co-pay or deductible) for American Indians, *who are members of a federally recognized Tribe*, for any item or service received from an Indian Health Program including Tribal and Urban Indian Organizations, regardless of household income.

ENTITLED TO MONTHLY ENROLLMENT PERIODS

American Indians, *who are members of a federally recognized Tribe*, are entitled to enroll in/or change plans once month through Covered California. All other taxpayers are subject to the annual open enrollment period.

NO REQUIREMENT TO HAVE COVERAGE

American Indians, *who are members of a federally recognized Tribe*, are exempt from the individual mandate to maintain health care coverage beginning January 1, 2014. Any American Indians, *who have received or who are eligible to receive services through an Indian Health Program*, are eligible to apply for a hardship exemption from the individual mandate.



To find out if you qualify for these unique benefits and for more information visit: www.coveredca.com or your local Tribal or Urban Indian Organization.





QUICK GUIDE TO FEDERAL HEALTH COVERAGE FOR AMERICAN INDIANS

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/deductibles
Child Health Insurance Program (CHIP)	Children under 19 years old with family income under 200% federal poverty level	No premiums No co-pays/deductibles
COVERED CALIFORNIA	People under 65 years old who are not eligible for Medi-Cal and CHIP	No co-pays/deductibles* (If your income is below 300% FLP or you receive services through an Indian Health Program) Special monthly enrollment* *Provisions limited to members of a federally recognized Tribe

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

www.coveredca.com