



# QUICK GUIDE TO HEALTH INSURANCE WITH FEDERAL FUNDING

WHAT IT'S CALLED	WHO IS ELIGIBLE	SPECIAL INDIAN PROVISIONS
<b>Medicare</b>	Over 65 years old Also, people with kidney failure at any age	
<b>Medicaid</b>	Under 133% of federal poverty level	No premiums. No co-pays. No deductibles.
<b>Child Health Insurance Program (CHIP)</b>	Children under 19 years old with family income under 200% federal poverty level	No premiums. No co-pays. No deductibles.
<b>Health Insurance Exchange Plans</b>	People under 65 years old who are not eligible for Medicaid 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 you income is below 300% FPL

## 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 Health Insurance Exchange to help people enroll in Exchange plans, Medicaid and CHIP