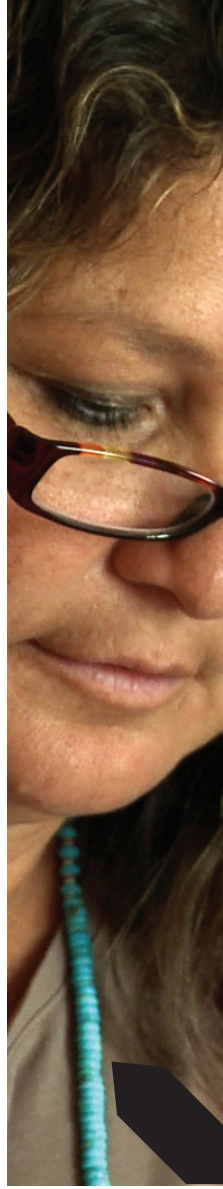




**SEE IF YOU ARE ELIGIBLE FOR A  
HEALTH INSURANCE EXCHANGE PLAN.**

Ask at your Tribal or IHS Clinic.  
Bring your Social Security Card.  
[www.nativeexchange.org](http://www.nativeexchange.org)



What  
Tribal  
Members  
Need to  
Know About  
**HEALTH  
INSURANCE  
EXCHANGES**



The Patient Protection &  
Affordable Care Act  
Information

## WHAT IS HEALTH INSURANCE?

Health insurance is a little like car insurance. For car insurance, you pay a premium to the insurance company and they pay a portion of the costs if your car is wrecked. If you have health insurance, the insurance plan will pay for a portion of the costs of your visit to the doctor, emergency room and hospital stays, your medical tests, and your prescription drugs. Health insurance companies offer several types of plans that cover different health services.

## HEALTH INSURANCE EXCHANGES ALLOW PEOPLE TO PURCHASE HEALTH INSURANCE PLANS.

A Health Insurance Exchange is a computer website where individuals can buy health insurance for themselves and their family, small businesses can buy health insurance for their employees. Starting January 1, 2014, there will be an Exchange in each state operated by state or federal government.

## THE COST FOR HEALTH INSURANCE DEPENDS ON YOUR INCOME.

The **premium** is a monthly amount that is paid to the insurance company. The federal government pays a portion of the premiums for low and middle income people who purchase insurance through Exchanges. Check with your Tribal clinic to see what they recommend.

## AMERICAN INDIANS AND ALASKA NATIVES WHO ENROLL IN HEALTH INSURANCE EXCHANGE PLANS DO NOT HAVE COST SHARING.

**Cost sharing** is the term used for both the deductible and co-pay. A **deductible** is the amount most consumers pay each year before the insurance company pays for health services. A **co-pay** is the amount most consumers pay at each visit. For American Indians and Alaska Natives with health insurance, there is never any cost sharing when you get your services from your Tribal or IHS clinic. The rules for cost sharing for services provided outside Indian health clinics can be complicated, but your Tribal clinic will know how to help so that you never have to pay cost sharing.

## HEALTH INSURANCE EXCHANGE HAS A WEBSITE.

- Clinic staff at your local Tribal or IHS clinic can help you to enroll or to access the Exchange website.
- You will be asked a few questions and the information will be entered into the computer.
- The website will determine if you are eligible for Exchange plans or other programs, such as Medicaid and State Child Health Insurance Program (SCHIP).
- Information from your federal income tax will be used to determine whether you qualify for programs that reduce or eliminate the cost of health insurance.
- After you see what programs are available, clinic staff can assist you to enroll. Enrollment can be done on the website.
- You can also call your local Tribal Health Center for help. Please contact Carol Pages-Montie in Contract Health Services at 1 - (906) - 632 - 5200 EX: 23372.

