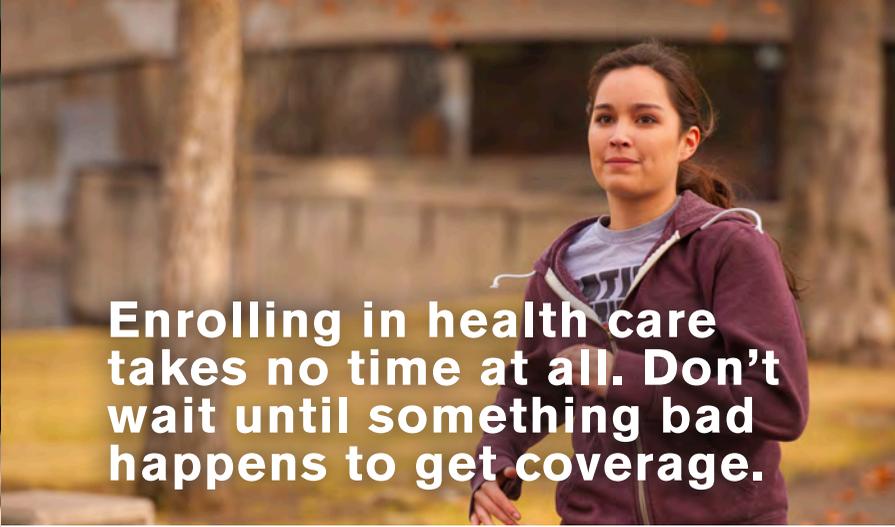




Young adults need protection and care as much as anyone else.



Enrolling in health care takes no time at all. Don't wait until something bad happens to get coverage.

Signing up for health insurance is easy:

- Visit your Indian health program,
- Go online to healthcare.gov/tribal, or
- Call 1-800-318-2596.



Health Insurance Marketplace



CMS Product No. 11901-N
February 2015



@CMSGov

#CMSNativeHealth



Good thing she has health insurance.

www.healthcare.gov/tribal

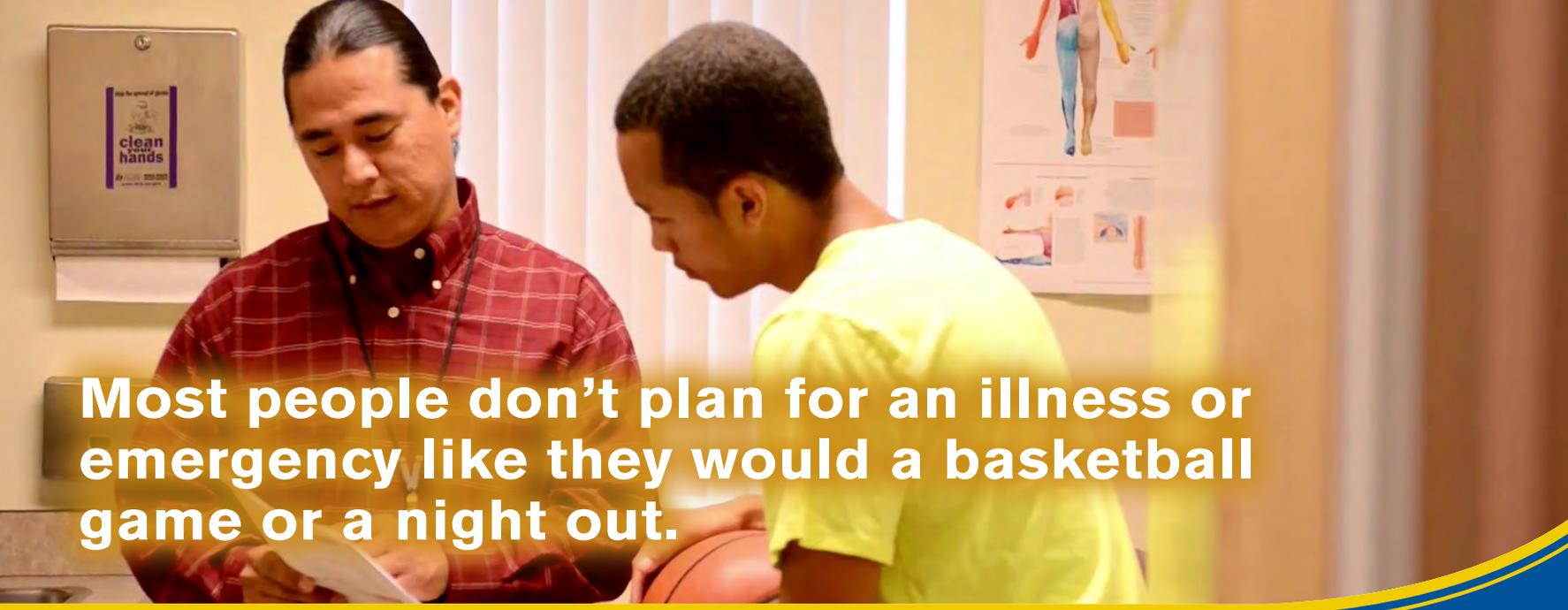


Health Insurance Marketplace



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Most people don't plan for an illness or emergency like they would a basketball game or a night out.

How does the Affordable Care Act help?

- You can stay on your parents' insurance until age 26, giving you and them peace of mind. Or, if that's not an option, many low-cost plans and tax credits are available.
- Don't wait to get coverage until you really need it. Many issues can be caught early or avoided—and preventive health visits and screenings for situations like pregnancy, diabetes, depression, STDs and HIV are covered.
- You can't be denied insurance if you have a pre-existing condition.
- Members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders have special protections.

What's covered?*

STD TREATMENT Birth Control
 Breastfeeding Support CANCER
 Depression Accidents
 Behavioral Health Treatment
 DIABETES ORAL HEALTH
 Hospitalization Vision Care
 Domestic Violence Counseling
 Substance Abuse Programs

* For a complete list of what's covered, visit www.healthcare.gov/coverage.

Myths and Facts

I don't need health insurance because I've got Indian Health Service (IHS).

By enrolling in health coverage through the Marketplace, Medicaid, or CHIP, you have better access to services that IHS may not provide. If you enroll, you can keep getting services from IHS the same way you do now. When you get services from IHS, they can bill your insurance program, which helps IHS provide more services to others.

I can't afford it.

More American Indian and Alaska Natives may be eligible for lower premium costs based on income. They can qualify for Medicaid, enroll in plans without any out-of-pocket costs, or apply for federal tax credits. Information about these options is available from www.healthcare.gov/tribal.

