



American Indian and Alaska Native Federal Poverty Level for the Health Insurance Marketplace

Why Household Income Matters for the Health Insurance Marketplace

If you're an American Indian or an Alaska Native (AI/AN), you may have new health coverage benefits and protections in the Marketplace. Find out if you qualify for free or low-cost insurance. Depending on your income, you could qualify for an Advanced Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR) that lower what you pay in monthly premiums, co-payments, and/or deductibles.

Use the 2015 Federal Poverty Guidelines to see if you qualify for APTCs or CSRs on the Marketplace.

Did you know?

Depending on your household income and the number of people living in your household, you may be able to save money on your health insurance plan.

Each year, the Department of Health and Human Services releases new Federal Poverty Level (FPL) amounts. Your income compared to the FPL is used to determine your eligibility on the Health Insurance Marketplace.

You can browse health care coverage options at www.healthcare.gov/see-plans.

To learn more, visit your Indian health care provider, or go to www.healthcare.gov/tribal.

Questions?

Call 1-800-318-2596

2015 Federal Poverty Guidelines for 48 Contiguous States and the District of Columbia

		100% FPL (*1 & *4) In household	133% FPL (*2) Medicaid Expansion	200% FPL (*3) CHIP	300 % FPL (*4) Zero/Limited Cost Sharing	400% FPL (*1) APTC
Number of People in Your Household	1	\$11,770	\$15,654	\$23,540	\$35,310	\$47,080
	2	\$15,930	\$21,187	\$31,860	\$46,790	\$63,720
	3	\$20,090	\$26,720	\$40,180	\$60,270	\$80,360
	4	\$24,250	\$32,253	\$48,500	\$72,750	\$97,000
	5	\$28,410	\$37,785	\$56,820	\$85,230	\$113,640
	6	\$32,570	\$43,318	\$65,140	\$97,710	\$130,280
	7	\$36,730	\$48,851	\$73,460	\$110,190	\$146,920
	8	\$40,890	\$54,384	\$81,780	\$122,670	\$163,560
Additional Persons		\$4,160				

(*1) AI/ANs earning between 100% FPL and 400% FPL may be eligible for **APTC** that lower monthly premiums right away. Others may be eligible for free or low-cost coverage on the Marketplace.

(*2) Many AI/ANs will be newly eligible for **Medicaid** under the Affordable Care Act. In states that have expanded Medicaid coverage to include individuals with family incomes at or below 133% FPL, this number will be used to determine whether you're eligible for Medicaid. Check with your State to see if it expanded its Medicaid program. For more information about your State's Medicaid program, visit www.medicaid.gov.

(*3) Children's Health Insurance Program (CHIP) income standard is up to 200% FPL. In more than half the states, the income eligibility for children can be even higher than 200% FPL.

(*4) Members of a federally recognized tribe and Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders with income between 100% and 300% FPL who enroll on the Health Insurance Marketplace will have to pay premiums, but may have a **Zero Cost Sharing plan, which means no copays, deductibles, or coinsurance. Those with incomes below 100% and above 300% FPL may be eligible for a **Limited Cost Sharing plan**.**

Glossary

Advanced Premium Tax Credits (APTC) - A new tax credit to help the cost of health insurance. If you qualify, you may choose how much advance credit payments to apply to your premiums each month, up to a maximum amount.

Co-insurance is your share of the costs of a health care service. It's usually figured as a percentage of the total charge for the service. You start paying coinsurance after you've paid your plan's deductible.

Copays are a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. You may also have a copay when you get a prescription filled.

Deductible is the amount you pay for health care services before your health insurance begins to pay.

Federal Poverty Level (FPL) is the measure of income level issued annually by the Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits.

Limited Cost Sharing Plan - A plan available to members of federally recognized tribes and ANCSA shareholders whose income is below 100% and above 300% FPL. People enrolled in this type of plan:

- Don't pay co-payments, deductibles, or coinsurance when getting care through an Indian health care provider
- **Do need** a referral from an Indian Health Service, Tribal health clinic, or Urban health program (I/T/U) when getting essential health benefits through a Marketplace plan to avoid paying co-payments, deductibles, or co-insurance
- Can get limited cost sharing with a plan at any metal level on the Marketplace

Out of Pocket - Your expenses for medical care that aren't reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services plus all costs for services that aren't covered.

Premium - The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or yearly.

Zero Cost Sharing Plan - A plan available to members of federally recognized tribes and ANCSA shareholders whose income is between 100% and 300% FPL. People enrolled in this type of plan:

- Don't pay co-payments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan.
- **Don't need** a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan.
- Can get zero cost sharing with a plan at any metal level on the Marketplace.

2015 Federal Poverty Guidelines for Alaska and Hawaii			
		100% FPL Alaska	100% FPL Hawaii
Number of People in Your Household	1	\$14,720	\$13,550
	2	\$19,920	\$18,330
	3	\$25,120	\$23,110
	4	\$30,320	\$27,890
	5	\$35,520	\$32,670
	6	\$40,720	\$37,450
	7	\$45,920	\$42,230
	8	\$51,120	\$47,010
More than 8 in your household?		Add \$5,200 for each additional person	Add \$4,780 for each additional person