

# Native Communities Can Heal

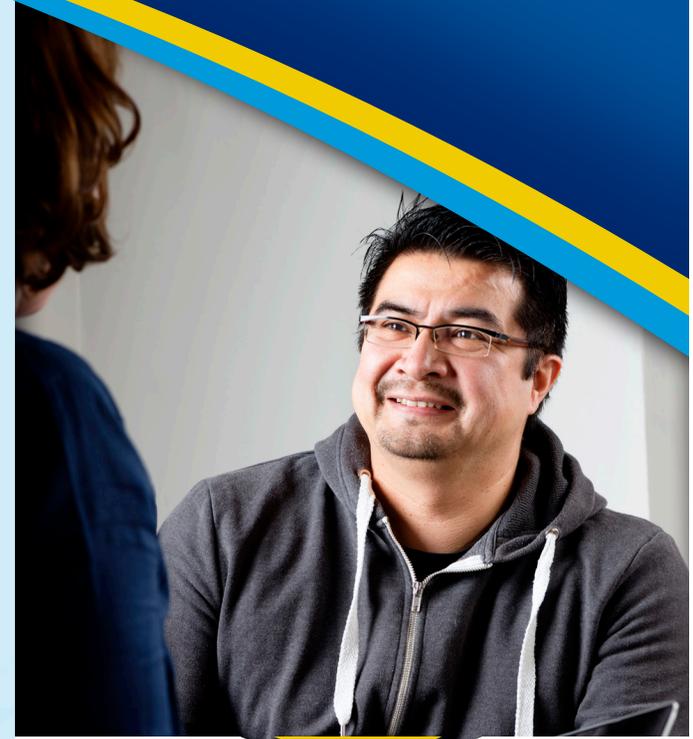
## Signing up for health insurance is easy and affordable

The Health Insurance Marketplace is a resource where you can learn about options; compare health insurance plans based on costs, benefits, and other important features; choose a plan; and enroll. You can reach it through [healthcare.gov/tribal](https://www.healthcare.gov/tribal), the call center, and in-person assistance.

- Ask for help from your Indian health program,
- Call 1-800-318-2596, or
- Go online to [healthcare.gov/tribal](https://www.healthcare.gov/tribal)
- For more information, go to: <https://www.medicaid.gov/medicaid-chip-program-information/by-topics/benefits/mental-health-services.html>

Is someone in your family struggling with drinking, drug use, a mental health condition like depression or anxiety, or the effects of violence? You are not alone. These problems can affect the entire family. Trauma, stress, and poverty over many generations have taken a heavy toll on the health of American Indian and Alaska Native communities. Many families need help and it is OK to seek it.

**A variety of therapies and treatments—known as behavioral health care—can help Native individuals and families in need.** Some of the most effective treatments combine Western and traditional Native practices to help people change their behavior, build resilience, and find balance. You can still get behavioral health services at an IHS clinic or a tribal or urban Indian health program. With health coverage, either through Medicaid or the Marketplace, you have more options to get the behavioral health services you may need.



**Need help? Call 1-800-273 TALK (8255)** to reach the National Suicide Prevention Lifeline. You will be helped by a skilled, trained crisis worker who will listen to your problems and tell you about services in your area. Your call is confidential and free.



## What does insurance pay for?

Insurance plans on the Health Insurance Marketplace must offer behavioral health benefits comparable to medical and surgical benefits. Most plans include:

- Counseling
- Individual therapy
- Group therapy
- Case management
- Medications for mental health and drug or alcohol treatment
- Hospital stays and outpatient care for mental health and drug or alcohol treatment
- Support groups for mental health and drug or alcohol treatment

The specific benefits will depend on the health insurance plan you select. In the Health Insurance Marketplace, you will see a full list of what each insurance plan covers to help you decide which plan is best for your family. You will also find out if your family qualifies for CHIP, Medicaid insurance, or Medicare insurance.

## Why health insurance?

You may think, “I have IHS, so I don’t need health insurance,” but IHS and health insurance are not the same thing. With health insurance:

- Your family will have more options to get the treatment they need
- You keep your right to tribal health care
- You pay little or nothing – American Indians and Alaska Natives are protected against high out-of-pocket costs
- You can sign up at any time

Through the Health Insurance Marketplace, you can find affordable insurance for behavioral health care. **Insurance can give you options and open the door to healing.**

## CHIP, Medicaid, and Medicare

**Children and teens with Children’s Health Insurance Program (CHIP) insurance** can get counseling, therapy, medication management, social work services, peer supports, and substance abuse treatment.

**Children and teens with Medicaid insurance** can get medically necessary mental health services. Adults with Medicaid insurance can get mental health services in some states.

**Elders with Medicare insurance** can get mental health services, including treatment for alcoholism and drug abuse.

