I already have IHS. Why do I need health insurance?

The Indian Health Service is not health insurance. IHS provides many services, but it may not cover all your health care needs. There may be times when you need certain care that IHS does not provide or does not have the means to fund.

New health insurance options can give you the peace of mind knowing you are covered. When you have insurance, you can still get care from your IHS, tribal, or Urban Indian health provider. Your Indian health provider can bill your new insurance for services, making more health care resources available for more people.

If you use IHS, a local tribal clinic, or an Urban Indian program, and you do not want to buy health insurance, you need to apply for an IRS hardship exemption so you won't have to pay a tax penalty. If you sign up for health insurance, you may qualify for free or low-cost health insurance.

Questions? Contact your Indian health program or visit www.healthcare.gov/tribal. Call 1-800-318-2596 24 hours a day, 7 days a week (TTY: 1-855-889-4325).

Health Insurance Marketplace