Zero and Limited Cost Sharing Options
Understanding the Marketplace for American Indian and Alaska Natives

What is Cost Sharing?
Cost sharing is “out-of-pocket” payments you make for medical services that your insurance does not cover. It’s the portion of the covered service you pay, such as deductibles, copayments, and coinsurances. See page two of this sheet for definitions.

American Indians and Alaska Natives who buy health insurance in the Marketplace may be eligible for cost-sharing options to reduce these costs.

Calculate Your Income
To determine whether your income qualifies you for cost sharing reductions, review the Federal Poverty Level (FPL) guidelines https://aspe.hhs.gov/poverty-guidelines.

Tribal Health Care and Cost Sharing Reductions
The table gives examples of how income affects cost-sharing reductions based on the FPL Guidelines.

<table>
<thead>
<tr>
<th>Number of People in Your Household</th>
<th>100% FPL In household</th>
<th>133% FPL Medicaid Expansion</th>
<th>300% FPL Zero/Limited Cost Sharing</th>
<th>400% FPL Advanced Premium Tax Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,140</td>
<td>$16,146</td>
<td>$36,420</td>
<td>$48,560</td>
</tr>
<tr>
<td>2</td>
<td>$16,460</td>
<td>$21,892</td>
<td>$49,380</td>
<td>$65,840</td>
</tr>
<tr>
<td>3</td>
<td>$20,780</td>
<td>$27,637</td>
<td>$62,340</td>
<td>$83,120</td>
</tr>
<tr>
<td>4</td>
<td>$25,100</td>
<td>$33,383</td>
<td>$75,300</td>
<td>$100,400</td>
</tr>
<tr>
<td>Additional Persons</td>
<td>$4,320</td>
<td>$5,746</td>
<td>$12,960</td>
<td>$17,280</td>
</tr>
</tbody>
</table>

Zero Cost Sharing
Zero cost sharing for income between 100%–300% of the FPL
- You do not have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan.
- You do not need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan.

Limited Cost Sharing
Limited cost sharing for income below 100% or above 300% of the FPL
- You do not have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider.
- You do need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan to avoid paying copayments, deductibles, or coinsurance.
Know your terms
There are a lot of technical terms when it comes to insurance. The word search below can help you learn the terms and their definitions.

1. **FPL** – Federal Poverty Level, a measure of income issued every year by the federal government
2. **Cost sharing** – The share of costs covered by your insurance that you pay out of your own pocket (you may qualify for zero or limited cost sharing depending on your income)
3. **Copayment** – A fixed amount that you pay for a covered health care service
4. **Premium** – The amount that must be paid for your health insurance or plan – you or your employer usually make this payment bi-weekly, monthly, quarterly, or yearly
5. **Coinsurance** – Your share of the costs of a covered health care service, calculated as a percentage
6. **Deductible** – The amount you must spend for health care services that your plan covers before your health insurance begins to pay
7. **APTC** – Advanced Premium Tax Credit, a federal subsidy that is available to individuals and families who earn less than 400% of the FPL
8. **Out of pocket** – The portion of the costs that you owe that are not covered by your insurance (copayment, coinsurance, deductible)
9. **Medicaid expansion** – The expansion of Medicaid eligibility to people with annual incomes below 138% of the FPL
10. **Marketplace** – As an American Indian or an Alaska Native, you may have new health coverage benefits and protections in the Health Insurance Marketplace

For More Information about Cost Sharing
Visit [https://www.healthcare.gov/american-indians-alaska-natives/coverage/](https://www.healthcare.gov/american-indians-alaska-natives/coverage/)