

You can afford insurance.

Several benefits make insurance more affordable for members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders.

Use this brochure to find out about different kinds of insurance and benefits, and which your family qualifies for.

Additional resources can be found on the back of the brochure, including where to find charts of the federal poverty level for families of different sizes. Your household income compared to the federal poverty level is used to determine eligibility.

Learn more

- **CHIP:** www.insurekidsnow.gov
- **Medicaid:** www.medicaid.gov
- **Medicare:** www.medicare.gov
- **Federal Poverty Level:** <http://go.cms.gov/fpl>
- **Modified Adjusted Gross Income:** <http://go.cms.gov/magifactsheet>
- **Additional resources:** Go.CMS.gov/AIAN

CHIP, Medicaid, Medicare, and the Health Insurance Marketplace at a Glance

For American Indians and Alaska Natives

- Insurance options
- Eligibility requirements
- Benefits

Income that is not counted toward eligibility:

ANCSA distributions

TRUST/RESERVATION
property distributions

hunting fishing

NATURAL RESOURCES INCOME

sale of cultural/
subsistence property

Bureau of Indian Affairs

OR TRIBAL STUDENT FINANCIAL AID

Income under IRS
general welfare doctrine

Signing up for health insurance is easy and affordable:

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

For more information:

Visit go.cms.gov/AIAN



HealthCare.gov



@CMSGov



#CMSNativeHealth



(Source: American Indian and Alaska Native Trust Income and Modified Adjusted Gross Income fact sheet)

Program/ Benefit	Who's Eligible?	Benefits
Children's Health Insurance Program (CHIP)	<ul style="list-style-type: none"> Children up to 18 (19 or 20 in some states) in families that earn too much for Medicaid Families that make 200% of the federal poverty level or higher, depending on the state Parents and pregnant women in some states 	<ul style="list-style-type: none"> Free "well child" doctor and dental visits American Indians and Alaska Natives don't have to pay out-of-pocket costs like copayments, coinsurance, and deductibles
Medicaid	<ul style="list-style-type: none"> Children, pregnant women, parents, and people with disabilities Income levels vary, but in states with Medicaid expansion, families with incomes at or below 133% of the federal poverty level Indian trust income is not counted in determining eligibility 	<p>American Indians and Alaska Natives don't pay premiums, copayments, coinsurance, or deductibles</p> <p>All states: hospital visits, doctor visits, home health services, laboratory and x-ray services, family planning, pregnancy/childbirth services, nursing home care, and child mental health/behavioral screening</p> <p>Some states: prescription drugs, dental care, physical/occupational therapy, eye care, and more</p>
Medicare	<ul style="list-style-type: none"> People 65 or older People who are permanently disabled and have received disability benefits for at least 2 years People with permanent kidney failure People with Lou Gehrig's Disease 	<p>Part A: Hospital care only – there is no charge if you or your spouse paid Medicare taxes for at least 10 years</p> <p>Part B: Medical Insurance for doctor's visits, medical equipment, and other treatment ordered by your doctor (you must pay a monthly premium)</p> <p>Part C (Medicare Advantage): Offers additional benefits for a monthly premium through private insurers; you must have Part A and Part B (Part C is generally not available to those with permanent kidney failure)</p> <p>Part D: Prescription drug coverage available through private insurers (you must have Part A and Part C and pay a monthly premium)</p>
Health Insurance Marketplace: Advanced Premium Tax Credits	Households with incomes 100–400% of the federal poverty level that buy insurance through the Health Insurance Marketplace	Credits to help pay your monthly insurance premium
Health Insurance Marketplace: Zero Cost Sharing	American Indians and Alaska Natives making 100–300% of the federal poverty level who buy insurance through the Health Insurance Marketplace	<p>You don't pay out-of-pocket costs, like copayments or deductibles, for:</p> <ul style="list-style-type: none"> Care from an Indian health care provider Essential health benefits from any provider covered by your insurance
Health Insurance Marketplace: Limited Cost Sharing	<p>American Indians and Alaska Natives who buy insurance through the Health Insurance Marketplace, and make:</p> <ul style="list-style-type: none"> less than 100% of the federal poverty level, or more than 300% of the federal poverty level 	<p>You don't pay out-of-pocket costs, like copayments or deductibles, for:</p> <ul style="list-style-type: none"> Care from an Indian health care provider Essential health benefits from any provider covered by your insurance, if you have a referral from an Indian health care provider