

Glossary

Cost-sharing: The share of costs covered by your insurance that you pay out of your own pocket, including deductibles, coinsurance, and copayments

Health Insurance Marketplace: The online resource where individuals and families can compare health insurance plans, choose a plan, and enroll in coverage

Household Income: The amount of money everyone in your household earns, not including certain protected American Indian and Alaska Native earnings like:

- Alaska Native Claims Settlement Act distributions
- Trust/reservation property distributions
- Hunting, fishing, natural resources income
- Income from the sale of a cultural/subsistence property
- BIA or tribal student financial aid

Out-of-Pocket Costs: Deductibles, copays, coinsurance, and other charges you pay when receiving health care

Premium: The cost to buy insurance, including what your employer pays and what you pay (if anything) to purchase your insurance (for example, \$350 per month)

Premium Tax Credit: A tax credit to help pay insurance premiums

What if I decline my employer's insurance even though it's considered affordable?

You will be ineligible for premium tax credits to buy insurance on the Health Insurance Marketplace and cost-sharing reductions.

You will still be able to get care at no charge from Indian health providers or when referred by an Indian health provider for contract services from a non-Indian health provider.

Have questions about your employer's plan or signing up for insurance?

- Talk to your employer's human resources department,
- Visit your Indian health program,
- Go online to [healthcare.gov/tribal](https://www.healthcare.gov/tribal), or
- Call 1-800-318-2596

For more information:
Visit [go.cms.gov/AIAN](https://www.go.cms.gov/AIAN)



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Employer-sponsored Insurance and Affordability

For American Indians and Alaska Natives

- > What are your options if your employer offers insurance?
- > How is affordability determined?

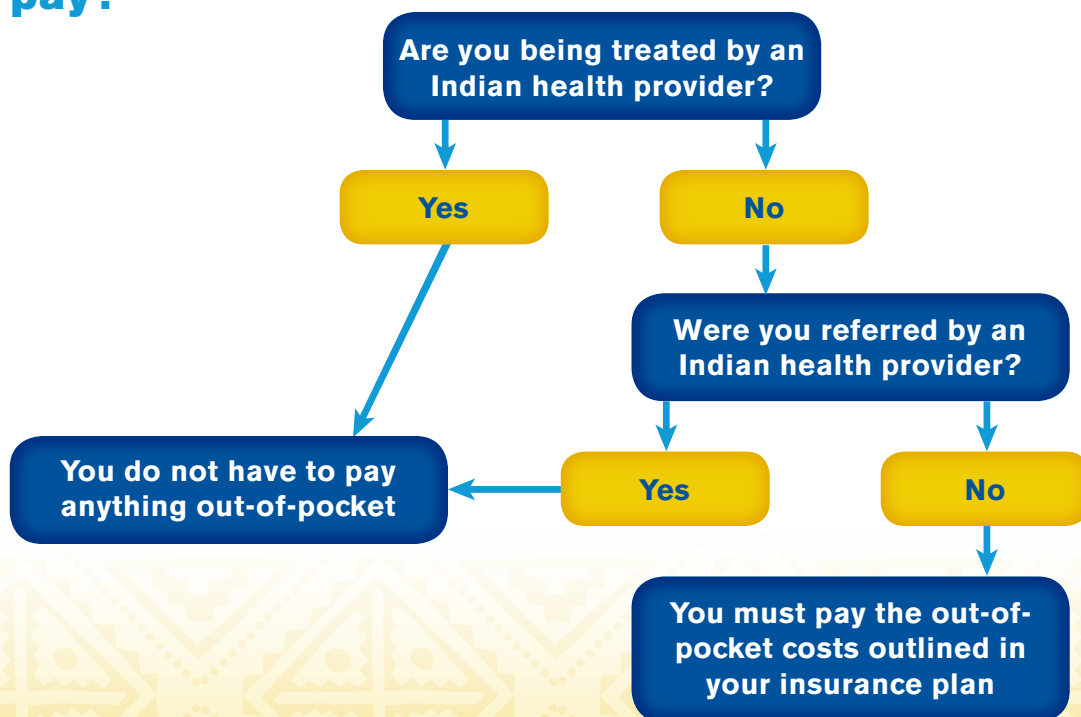


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Employer-sponsored insurance is a great way for you and your family to get the coverage you need to lead healthy lives. It's often more affordable than buying your own plan. But what if you're not sure you can afford your employer's plan? Here are some answers to common questions.

If I enroll in my employer-sponsored plan, what will I pay?



Can I buy my own insurance instead of enrolling in my employer's plan?

Yes, but you will not be eligible for some protections and benefits unless the employer-offered coverage is "unaffordable."

Protections you may lose by not enrolling in your employer's plan include:

- Premium tax credits
- Cost-sharing reductions for care received outside Indian health providers or outside Indian health provider referrals

How is affordability determined?

Your employer-sponsored plan is considered affordable for the employee and family (if family coverage is offered) if the premium for the employee's insurance is less than 9.56% of his or her household income.

If my plan is unaffordable, can I get premium tax credits to purchase insurance on the Marketplace?

Yes.

What about my spouse and children?

If your employer offers family coverage, the same rules that apply to the employee apply to the family.