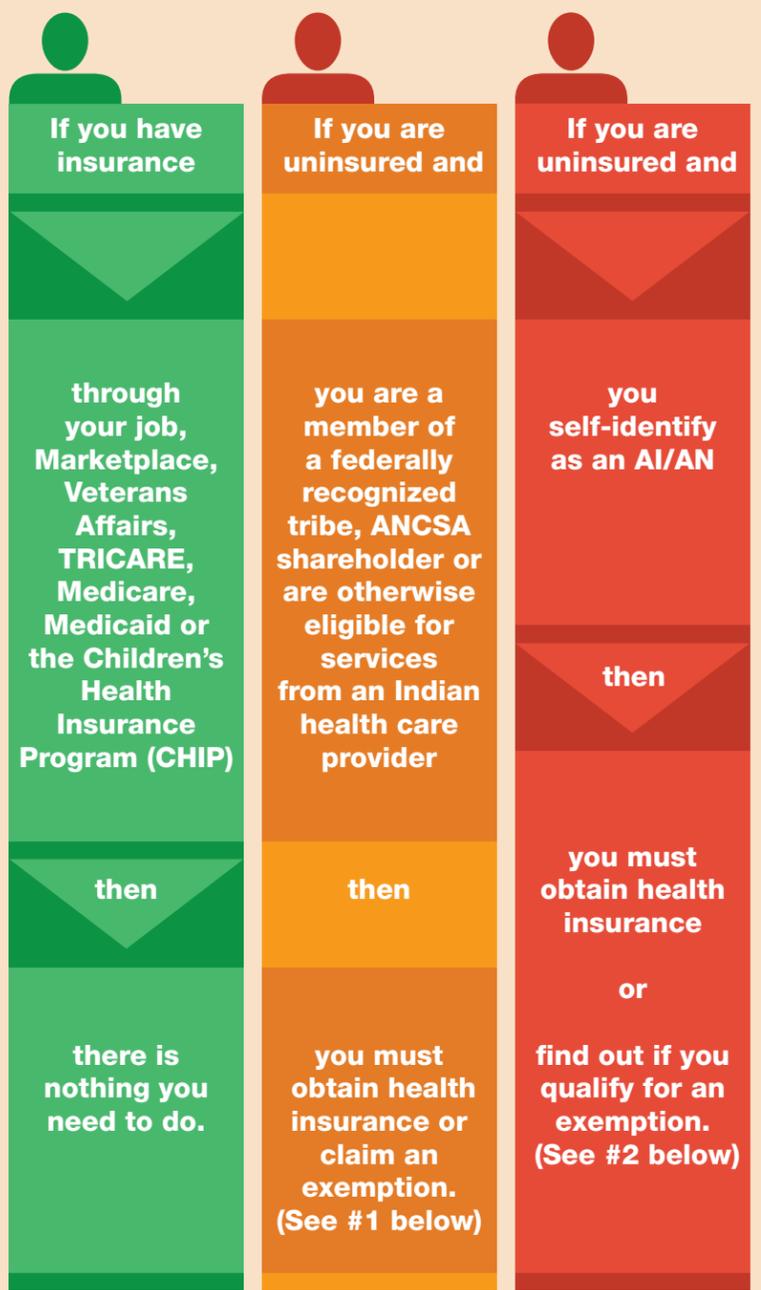


I Am an American Indian or Alaska Native (AI/AN): What does the Affordable Care Act mean for me?



This chart helps you to understand what steps you should take to meet the requirements of the Affordable Care Act and to learn about new opportunities under the health care law through the Health Insurance Marketplace. There may be benefits available to members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders. Other benefits are available to people of Indian descent or who are otherwise eligible for services from the Indian Health Service, a tribal program or an urban Indian health program who together are referred to as Indian health care providers.



Questions?

Visit HealthCare.gov or for telephone assistance call 1-800-318-2596.

Benefits of Enrolling in the Marketplace

Even if you qualify for an exemption, there are benefits to enrolling in a health plan through the Marketplace, Medicaid or CHIP.

- You can continue to receive services from your Indian health care provider.
- You may qualify for special enrollment periods to begin coverage outside of the open enrollment period.
- You may qualify for cost-sharing reductions that lower out-of-pocket costs.
- You will help tribal programs because having health insurance, Medicaid or CHIP brings third-party resources into your tribal community.
- Find out about the options available to you on HealthCare.gov.

1 Beginning in 2014, everyone must have health care insurance, have an exemption, or pay a fee (tax penalty) if you file a federal income tax return. You will not have a tax penalty if you have any of these: health insurance through your employer; Medicaid, CHIP or Medicare; health care through Veterans Affairs (VA); insurance purchased through the Marketplace or private insurance; or your income is too low to pay federal income tax. But, you may also qualify for an exemption, which means you don't have to pay the fee. For more information about exemptions, visit www.healthcare.gov/tribal or www.healthcare.gov/exemptions.

2 Health care provided by the Indian Health Service, tribal programs, or urban Indian programs does not count as insurance for purposes of avoiding the fee (tax penalty). American Indians, Alaska Natives and other people eligible for services through the Indian Health Service, tribal programs, or urban Indian programs (like the spouse or child of an eligible Indian) don't have to pay the fee for not having health coverage. This is called an Indian exemption. If you are unsure about your eligibility for services from an Indian health care provider, visit www.ihs.gov. If you're unsure about your tribal enrollment status in a federally recognized tribe, visit the U.S. Department of the Interior's tribal enrollment information page at <http://www.doi.gov/tribes/enrollment.cfm>.

