

# Native Americans and the Affordable Care Act

**Question:** Are American Indians required to have health insurance after 2014?

The Affordable Care Act requires most Individual to have health coverage or pay a penalty to the IRS – this is called the ‘individual mandate.’ **Native American qualify for an exemption from the individual mandate, but they must apply for the exemption and provide documents to show that they are eligible for either an exemption for members of federally recognized Tribe; and/or a hardship exemption for people who are eligible to receive services from Indian Health Service (IHS).**

**Question:** Is Indian Health Service coverage going away under the Affordable Care Act?

**No.** The IHS Tribal and urban Indian health programs will not be going away.

**Question:** What counts as health coverage for purposes of the individual mandate?

Generally, health coverage includes employ-based insurance, Medicaid, Medicare, CHIP, Tricare and certain other types of coverage. Health coverage is also referred to as minimum essential coverage. IHS is not considered minimum essential coverage; however, IHS beneficiaries have access to a hardship exemption to avoid the tax penalty for not having essential coverage. Veterans Affairs coverage varies for different individuals, so veterans should check with the VA representative to determine if they have minimum essential coverage.

**Question:** If Indians sign up for insurance, will they lose their IHS access or coverage?

**No.** A person does not lose eligibility for IHS services if they sign up for Medicaid, Medicare, Marketplace plans or other health coverage.

**Question:** Why do Indians need health insurance coverage if Indians get services from Indian Health Service, a Tribal program, or an Urban Indian health program?

By enrolling in health coverage through the Marketplace, Medicaid or CHIP, you have **access to services better.** The Indian Health Service, Tribal programs, or Urban Indian programs may not have enough money to provide all the health care you need. Your clinic can bill the insurance company for the care they provide you, which makes more funding available for health care in your community. You will help your Tribe save valuable resources that can be used to provide care to other members of your community that may not be eligible for other forms of coverage.

**Question:** If Indians enroll in a Marketplace plan, will they have to get their health care from a clinic far away from where they live?

**No.** You can continue to use your Tribal or HIS clinic. Let them know

you have insurance so that they can receive payment for services they provide to you.

**Question:** What is the difference between the Exchanges and Marketplace?

Exchanges and the Marketplace are the same thing. The word ‘Exchange’ is used in Affordable Care Act Legislation and regulations. The word ‘Marketplace’ is used by the federal government in marketing and advertising because they think the public is more likely to understand it. State Exchanges have their own names, such as CoverOregon or to other state programs such as CoverCalifornia, CoverWashington, CoverIdaho, etc.

**Question:** What kind of documents do I need to get enrolled in a Marketplace plan?

Everyone needs a document to show he or she is a U.S. citizen: birth certificate, **Tribal Enrollment Card/Number** or Voter ID.

**Question:** Will there be a cost for Tribal members to enroll in a health insurance plan?

When you use Health Insurance Marketplace website, you will find out if you qualify for programs that pay all or a portion of the costs of health insurance. Your Tribe may be able to help with any additional costs.

**Question:** Is it ‘Double Dipping’ for IHS or my Tribal clinic to receive funding from Congress and also bill my Marketplace insurance?

**No.** Congress included special benefits and protections in the Affordable Care Act intended to encourage Indian participation in the new insurance Marketplace. Congress funds the Indian Health Service at only about half of the level of need, and expects the HIS or Tribal programs to bill insurance plans. The funding for Indian Health care comes from many sources and is needed to provide services for everyone in the Tribal community.

## FAFSA workshops

Workshops are coming up for students who are planning to go to college. The workshops are in regard to the Free Application for Federal Student Aid, of FAFSA. The workshops are a requirement for tribal scholarship students.

There will be a workshop from 6 to 8 p.m. on Thursday, Jan. 23 at the Madras branch of Central Oregon Community College.

There will also be a workshop on January 31 from 1-3 p.m. at the Warm Springs administration building.

Another is offered on February 5 from 2-4 p.m. at Madras COCC; and February 19 from 2-4 p.m. at Madras COCC; and on March 7 from 10 a.m.-12 noon at the Warm Springs administration building.

Please bring the following information: Dependent students (18-24 years old): Bring your parents; parents’ Social Security numbers; parents’ dates of birth. If parents are separated or divorced, you will need the month and year of separation or divorce. Parents 2013 federal tax return or estimated income; if parents’ are separated or divorced, you only need tax information for the parent that provides more of your support; parents’ 2013 W-2s.

All students: Social Security number; driver’s license number; 2013 federal tax return (if completed) or estimated income. All 2013 W-2s. For more information call Higher Education 541-553-3311.



# Honoring Traditions of Health



Cover Oregon is a marketplace for Tribal communities to find health insurance and financial help to pay for it.



## Voc Rehab orientations

Warm Springs Vocational Rehabilitation has orientations every Monday at 3 p.m. at their office in the industrial park.

Orientations are also held on Tuesdays at 3 p.m. at the Community Counseling Center.

The next deadline to submit items for publication in the Spilyay Tymoo is Friday, Jan. 31. Thank you!

Ask for free assistance

541 553 1196

