Here are just a few reasons why it makes sense for you, your family and your community.

• Expanded access to care! You can get services such as doctor visits, preventative care, emergency room care and prescriptions. You may also continue to receive services at Indian Health Service.

• Health insurance covers emergency and specialty care outside of Indian health care systems.

• Native Americans may qualify for no-cost or low cost health insurance. Native Americans may not have to pay certain out-of-pocket costs.

• Native Americans can enroll right now. The sooner you enroll, the sooner you can have peace of mind knowing you and your family have access to quality health care.

• It supports Indian Health Service because health insurance can pay for care received at an IHS facility.

Everyone who enrolls in a Qualified Health Plan (QHP) through beWellnm has access to a core set of benefits, called Essential Health Benefits (EHBs).

EHBs must include these services within at least the following 10 categories:

1. ambulatory patient services
2. emergency services
3. hospitalization
4. mental health and substance use disorder services, including behavioral health treatment
5. rehabilitative and habilitative services and devices
6. laboratory services
7. prescription drugs
8. preventive care and wellness services and chronic disease management
9. pediatric services, including oral and vision care

Why is health insurance important for Native Americans?

Need help getting started? We’re here for you.

Call us at 855-TalkbeWell (1-855-826-5375) to talk to a Native American Enrollment Counselor or visit us online to locate a Certified Enrollment Counselor near you. We’ll take you through the process step-by-step, and our services are completely free.

Improving the health of our Native American communities.

Even with the uncertainty about healthcare, health insurance coverage is still a smart choice for every Native American, their family and their community.

However, many Native Americans do not have adequate healthcare coverage. It’s not because there is a lack of options, but rather because they may not be fully aware of their options. That’s where beWellnm comes in. Through beWellnm, Native Americans have access to affordable health insurance plans that could complement their coverage through Indian Health Service. That means they may have access to comprehensive care which includes benefits like emergency services, behavioral health services and preventive care.

If more Native Americans enroll in health insurance, the entire native population will benefit. Since Indian Health Service (IHS) can bill private insurance for the clinical services provided, revenue is created within IHS that can help preserve and/or support expansion.

Native Americans also have access to premium assistance and cost-sharing plans that can greatly reduce or even eliminate monthly premiums, copays, and deductibles. There’s no reason to wait or to enroll, because Native Americans can enroll in coverage throughout the year. Most importantly, enrolling in coverage through beWellnm provides peace of mind.

We need your help in spreading the word and educating the members of your Tribe, Pueblo or Nation about their health insurance options. Together, we can make sure no one in your community goes without health insurance.

beWellnm has staff ready to meet one-on-one with you to talk more about the ways we can partner together in order to get more Native Americans enrolled in health insurance. Please contact Juliet Yazzie, beWellnm’s Native American Liaison Manager, to set up a time to meet and discuss how beWellnm can help your community.

Juliet Yazzie can be reached at 505.314.5261 or jyazzie@nmhix.com.
Indian Health Service and The Health Insurance Marketplace:

- FAQS

G. What are the Special Enrollment Periods for Native Americans?
A. Members of federally recognized tribes are allowed to purchase and enroll in Marketplace health insurance coverage monthly. If you are a member of a federally recognized tribe and don’t qualify for a special enrollment period, you must enroll during the annual open enrollment period (November 1 – December 15).

G. What are the cost-sharing exemptions for Native Americans?
A. If you enroll in a qualified health plan offered through the IHS, you may qualify for outreach or cost-sharing reduction (through your state marketplace) based on your income. This means you may have no cost sharing, copayments, or coinsurance for the health plan you choose.

G. Are there coverage options for Native Americans related to the Affordable Care Act?
A. Regardless of your household income, if you enroll in a health plan through the IHS, you may qualify for zero cost sharing for the health plan you choose. If you are a member of a federally recognized tribe and don’t qualify for a special enrollment period, you should enroll in the IHS plan.

While a Native American is not exempt from paying monthly premiums for an insurance plan you buy through the Marketplace, like all Americans you may qualify for tax credits that lower your premiums based on your income.

Zero Cost Sharing Plan

A Zero cost sharing plan is a plan available to Native Americans who don’t qualify for financial assistance through the Marketplace.

Qualified Health Plan Covered Services

This table shows you what essential health services you can receive, beyond your IHS coverage, when you sign up for health insurance through beWellnm.

<table>
<thead>
<tr>
<th>Services beyond IHS coverage</th>
<th>Indian health services</th>
<th>BeWellnm plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care (Internal Medicine)</td>
<td>Doctor</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td>Emergency Room</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Lab Services</td>
<td>Lab Services</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Hospital Stay (Facility fee/physician/surgeon fees)</td>
<td>Hospital Stay</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>Home Health Care</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Rehabilitation/Habilitation Services</td>
<td>Rehabilitation</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Skilled Nursing Care</td>
<td>Skilled Nursing Care</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Substance Abuse Services (Outpatient/Inpatient)</td>
<td>Substance Abuse</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Specialist Visits</td>
<td>Specialist Visits</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Radiotherapy (Not available at all facilities)</td>
<td>Radiation Therapy</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Public Health Nursing</td>
<td>Public Health Nursing</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Preventive Care/Screening/Immunizations</td>
<td>Preventive Care</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td>Diabetes Care</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>Colonoscopy</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Women’s Health</td>
<td>Women’s Health</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Urgent Care</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Outpatient Surgery (ambulatory surgery center/physician/surgeon fees)</td>
<td>Outpatient Surgery</td>
<td>Primary Care</td>
</tr>
<tr>
<td>Outside Pharmacy (Walmart/Walgreens/CVS etc.)</td>
<td>Outpatient Pharmacy</td>
<td>Primary Care</td>
</tr>
</tbody>
</table>

Preferred Pharmacy: 1-877-433-6767 (Operation 9-5 Monday-Saturday)

Outside Pharmacy: (812) 433-8888

For more information, please visit your local IHS health center or contact beWellnm.

Optional benefits may include:
- Pregnancy Care
- Dental Care
- Vision Care
- Behavioral Health Services
- Outpatient Drugs

Copayments/Coinsurance

<table>
<thead>
<tr>
<th>Services Covered</th>
<th>IHS Covered</th>
<th>BeWellnm Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care/Screening/Immunizations</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Radiation Therapy</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Pregnancy Care</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Dental Care</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Vision Care</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Behavioral Health Services</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient Drugs</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

Primary Care Services

- Preventive Care/Screening/Immunizations
- Diabetes Care
- Colonoscopy
- Radiation Therapy
- Pregnancy Care
- Dental Care
- Vision Care
- Behavioral Health Services
- Outpatient Drugs

Secondary Care Services

- Primary Care Providers
- Specialists
- Hospice
- Hospice Supportive Services
- Palliative Care
- Home Health

Tertiary Care Services

- Hospital Outpatient
- Hospital Inpatient
- Emergency Room
- Ambulatory Surgery
- Ambulatory Services
- Specialized Services
- Behavioral Health Services
- Hospital Inpatient Services