

Why is health insurance important for Native Americans?

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 systems** 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)**.

EHB's must include items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency Services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care



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

Call us at **833-ToBeWell (1-833-862-3935)** 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.**

be well nm®



THE PLACE TO SHOP, COMPARE AND BUY HEALTH INSURANCE. *Affordably.*

Improving the health of our Native American communities.

A smart choice for Native Americans.



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 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**.

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FAQs



Indian Health Service and The Health Insurance Marketplace:

Q. Do patients have to do anything related to the Affordable Care Act?

A: Patients with insurance should check to ensure that their coverage meets requirements for minimum essential coverage. Patients who do not have insurance should review their options on healthcare.gov or should check with the Patient Benefits Coordinator at their local Indian Health Service center.

Q. Do all Indian Health Service (IHS) patients have to enroll in the state or federal Marketplaces and buy insurance?

A: No. If individuals are already covered by private insurance that meets the definition of minimal essential coverage through their job or through Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or other types of health coverage, they don't have to enroll in the Marketplace.

IHS-eligible patients who do not have health coverage can keep using IHS but, should still review coverage options. Or they may be eligible for Medicaid or a plan through the Marketplace.

Q. What is the Health Insurance Marketplace application process for Native Americans?

A: The Marketplace offers a streamlined application process to help understand what benefits are available and which protections may apply. Certain protections apply to enrolled members of federally-recognized tribes and Alaska Natives.

By filling out one simple, user-friendly application, you will learn if you qualify for financial assistance through:

1. Advanced Premium Tax Credits to purchase coverage in the Marketplace,
2. Cost Sharing Reductions that will reduce or eliminate out-of-pocket costs for services received through the Health Insurance Marketplace plan, or
3. Enrollment in CHIP or Medicaid

Native Americans can apply for health insurance online, by phone, in person with an enrollment counselor or by mail. Visit our website to learn more! www.beWellnm.com.

Q. 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 aren't 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).

Q. What are the cost sharing exemptions for Native Americans?

A: If you enroll in a qualified health plan offered through beWellnm, you may qualify for savings on out-of-pocket costs (e.g., copays, coinsurance, deductibles, and other similar charges). If you are a member of a federally recognized tribe and your household income is between 100% and 300% of the federal poverty level, you will have no cost sharing for services covered by the health plan you choose.

Q. Are there Co-pays for Native Americans when receiving care at IHS?

A: Regardless of your household income, if you enroll in a plan through beWellnm, there is no cost sharing if you continue to receive services from your Indian health care provider or through Purchased/Referred Care (PRC).

There are also cost-sharing exemptions under the Medicaid program for individuals who receive care from Indian Health Service or through a Purchased/Referred Care (PRC) authorized referral.

NOTE: Even if you are not a member of a federally-recognized tribe and your household income is below 250% of the federal poverty level, you may be eligible for cost sharing reductions if you enroll in a Silver Plan through the Health Insurance Marketplace.

Marketplace Health Insurance Plans

While a Native American is not 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

When buying a Marketplace plan and your income is between 100% and 300% of the federal poverty level, you can enroll in a "zero cost sharing" plan. This means you won't have to pay any out-of-pocket costs — like deductibles, copayments, and coinsurance — when you get care.

Better Benefits

If a Native American gets services from an Indian Health Care Provider, you won't have any out-of-pocket costs like copayments, coinsurance, or deductibles, regardless of your income. This benefit also applies to Purchased/Referred Care (PRC).

Enroll Anytime

Native Americans can enroll in a Marketplace health insurance plan any time, not just during the annual Open Enrollment Period. You can change plans as often as once a month.

Zero Cost Sharing Plan

A Zero cost sharing plan is a plan available to members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders whose income is between 100% and 300% of the federal poverty level and qualify for premium tax credits. People enrolled in this type of plan:

- Don't pay co-payments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan
- Don't need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan
- Can get zero costs sharing with a plan at any metal level on the Marketplace

Example of Marketplace plans with zero cost sharing	Plan Level		
	Bronze	Silver	Gold
Plan type	HMO	HMO	HMO
Deductible	\$0 (individual total)	\$0 (individual total)	\$0 (individual total)
Out-of-pocket maximum	\$0 (individual total)	\$0 (individual total)	\$0 (individual total)
Copayments/Coinsurance			
Emergency Room Care	No charge	No charge	No charge
Generic Drugs	No charge	No charge	No charge
Primary Doctor	No charge	No charge	No charge
Specialist	No charge	No charge	No charge

Services beyond IHS coverage



Qualified Health Plan Covered Services

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

Services Covered:	Indian Health Service	Qualified Health Plans
Acupuncture		•
Bariatric Surgery ¹	•	•
Chiropractic Care		•
Colonoscopy		•
Diabetes Care	•	•
Diagnostic Test (X-Ray/bloodwork)	•	•
Durable Medical Equipment ²		•
Emergency Care ²		•
Emergency Medical Transportation ²		•
Emergency Room ²		•
Home Health Care		•
Hospital Stay (Facility fee/physician/surgeon fees) ²		•
Imaging (CT/PET/MRI scans)	•	•
Lab Services	•	•
Mental/Behavioral Health Services (Outpatient/Inpatient) ²		•
Nutrition	•	•
Optometry ²		•
Outpatient Surgery (ambulatory surgery center/physician/surgeon fees)		•
Pediatrics	•	•
Outside Pharmacy (Walmart/Walgreens/CVS etc.)		•
Pregnancy Services (Office visits/Childbirth classes/delivery services)		•
Prenatal Care (Delivery not covered at most facilities) ³	•	•
Preventive Care/Screening/Immunizations	•	•
Primary Care	•	•
Public Health Nursing	•	•
Radiology (Not available at all facilities) ²		•
Rehabilitation/Habilitation Services	•	•
Skilled Nursing Care	•	•
Specialist Visits	•	•
Substance Abuse Services (Outpatient/Inpatient)	•	•
Urgent Care		•
Women's Health	•	•

¹ Only 1 per lifetime under IHS

² Not covered at most facilities under IHS

³ Delivery not covered at most facilities under IHS