

SPECIFIC HEALTH INSURANCE BENEFITS FOR AMERICAN INDIANS/ALASKA NATIVES



FOR THE HEALTH OF INDIAN PEOPLE

If you're an American Indian or an Alaska Native you may have new health coverage benefits and protections through Washington Healthplanfinder.

Some benefits are available to members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders. Others 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.



You benefit by having greater access to health care services.



Tribes benefit because their health programs get more resources.

I have the best insurance I've ever had. Now I can get things done I couldn't get done before, like my carpal tunnel surgery.

Leonard C. Danna, Choctaw

WHY SHOULD I GET HEALTH INSURANCE?

“HEALTH CARE IS MY TREATY RIGHT. WHY SHOULD I GET HEALTH INSURANCE?”

You, your family, and your tribal community have more choices when you have health insurance.

The federal trust responsibility for American Indian/Alaska Native health care has not gone away. But, having insurance will help support the health care needs of all tribal members.

With insurance you can get your health care needs met wherever you go for services.



DID YOU KNOW AMERICAN INDIAN AND ALASKA NATIVE PEOPLE HAVE POORER HEALTH THAN MOST OTHER PEOPLE IN WASHINGTON STATE?

American Indians/Alaska Natives experience higher rates of many chronic conditions than any other people in Washington.¹

There are many reasons for these health disparities. An important solution is for American Indians/Alaska Native people to have health care services to prevent and manage these conditions.

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1. Washington State Department of Health. Chronic Disease Profile; American Indian and Alaska Native (AI/AN). DOH 345-334 (revised 3-12-2014)

HOW DO I BENEFIT?

WHY SHOULD I SIGN UP?

All Qualified Health Plans through *Washington Healthplanfinder* cover 10 health care services, including:

- 1 Doctor visits and hospital stays
- 2 Trips to the emergency room
- 3 Care before and after your baby is born
- 4 Mental health and substance use treatment
- 5 Prescription drugs
- 6 Services and devices to help you recover if you get injured, or have a disability or chronic condition
- 7 Lab tests
- 8 Preventive services including counseling, screenings and vaccination
- 9 Management of a chronic disease, like diabetes or asthma
- 10 Pediatric care

BENEFITS FOR TRIBAL MEMBERS

- Free or low-cost health services.
- No open enrollment periods.
 - Limited enrollment periods do not apply to tribal members. You can enroll in or change your Qualified Health Plan monthly.
- Use of tribal or urban Indian health services at no cost.
- No penalties for not purchasing health insurance.
 - This applies to not only tribal members, but tribal descendants, and certain users of Indian Health Services.
- Care from non-Indian health providers you might otherwise not have been eligible for, including:
 - Children's dental and vision
 - Preventive screenings and management of chronic conditions
 - Mental health and substance use treatment
 - Maternity and newborn care

This is an upgrade on our health care system, for sure.

Cheyenne Marcellay, Colville

FREQUENTLY ASKED QUESTIONS



If I enroll in a health plan through *Washington Healthplanfinder*, can I continue to use my Indian Health Service, tribal, or Urban Indian Health Clinic?



Yes! Just let them know about your new health insurance that you enrolled into through *Washington Healthplanfinder*. They can then bill the insurance company for the health care you got.

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I heard that I have to report my income when I apply for coverage. Does that mean I have to include my income from treaty rights?



Your total household income will need to be reported when you apply. However, you will not be required to include your treaty income in the application.

In order to be eligible for financial help, like tax credits to help pay for the cost of insurance, an individual must file a tax return.

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It took the Tribal Assister five minutes and I had my insurance. Now I pay a \$85 premium each month for full coverage versus the \$150 I paid out of pocket before for just my prescriptions.

Dianna John, Nisqually

HOW DO I SIGN UP?

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There are many ways you can enroll into health insurance coverage through *Washington Healthplanfinder*:



Online at www.wahealthplanfinder.org



Through a Navigator or Broker. Search for a Navigator or Broker by clicking “Customer Support” on the *Washington Healthplanfinder* homepage.



Ask your tribe or urban Indian Health clinic to see if a Tribal Assister is available to help you enroll.



Contact our Customer Support Center at [1-855-923-4633](tel:1-855-923-4633)



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