

How does the Affordable Care Act Help American Indians & Alaskan Natives?

Health Reform Provisions Specific to American Indians and Alaskan Natives

There are several provisions in the Affordable Care Act that benefit Native Americans.

- **Health Care Insurance Exchanges:** The law creates what is known as Marketplace or health insurance exchanges. Through a Marketplace, individuals and small business can purchase health insurance coverage. This will give consumers the chance to comparison shop and choose an affordable insurance option that is right for them.
- **Eliminates Cost-sharing:** American Indians and Alaska Natives who purchase health insurance through the exchange do not have to pay co-pays or other cost-sharing if their income is under 300% of the Federal Poverty Level, which is roughly \$66,00 for a family of four.
- **Medicaid Expansion:** The ACA allows states to expand Medicaid coverage to individuals with incomes up to 138% of the Federal Poverty Level (about \$34,000 for a family of four). This provides more American Indians and Alaska Native an opportunity for coverage while expanding the opportunity for Indian health programs' third-party collections.

For More information contact:

Erlidawn Roy, *DIHFS Health Coverage Guide* at (303) 953-6616 **OR**

Terra Her Many Horses, *DIFRC Enrollment Specialist* at (303) 871-8035 x.224



The ACA permanently reauthorizes the Indian Health Care Improvement Act.

- **Reimbursements from Third Parties:** Third party reimbursements from Medicare, Medicaid, Child Health Plan *Plus* (CHP+) and private insurance help IHS fund needed health care services. The provisions of the new law that improve reimbursements and strengthen these programs will also benefit Indian health programs.
- **Monthly Enrollment Periods:** The health insurance exchanges must provide a special *monthly* enrollment periods for American Indians and Alaska Natives.
- **Exemption from the Individual Mandate:** Members of Indian tribes are exempt from penalties for failure to carry minimum health care coverage.



Denver Indian
Family Resource Center



A new way to shop for health insurance

CONNECT *for* **HEALTH**
COLORADO

Connect for Health Colorado is a new online marketplace where individuals and small employers in Colorado can shop, compare, pick and purchase health insurance plans and apply for financial help to reduce

costs! You can no longer be denied health insurance, even if you have had a serious illness or a pre-existing condition. Open enrollment is October 1, 2013 through March 31, 2014.



Help for Individuals & Families

Connect for Health Colorado is available to you and your family if you buy your own health insurance, currently do not have health insurance or do not have access to affordable coverage through an employer.

-Look before you buy. Browse over 100 health plans to get a sense of benefits and prices.

-Check for savings. Get a quick estimate of how much financial assistance you may qualify for based on your income.

-Apply for financial assistance. Fill out the online application for financial assistance and use those benefits right away to reduce your costs.

-Organize your choices. Find health plans based on how much you want to pay each month, which doctors you want to see and which health insurance companies you prefer.

-Make the right choice for you. Shop our entire line of health insurance plans even if you don't qualify for financial assistance.

Help to Shop

There are many ways to find out more about Connect for Health Colorado and to get free help.

-Online. www.ConnectforHealthCO.com

-Health Coverage Guides and certified health insurance agents and brokers will be available in your area to sit down with you.

-Phone. Customer Service Center Representatives will be available at 1-855-PLANS-4-YOU (855-752-6749)



CONNECT *for* **HEALTH**
COLORADO

To Enroll or For More information contact:

www.ConnectforHealthCO.com

1855-PLANS-4-YOU (855-752-6749)



**Denver Indian
Family Resource Center**

Erlidawn Roy, *DIHFS Health Coverage Guide* at (303) 953-6616 **OR**

Terra Her Many Horses, *DIFRC Enrollment Specialist* at (303) 871-8035 x.224



New Ways to Get Health Insurance

You could get free or low cost health insurance coverage through **Medicaid**.

You could receive new financial assistance to reduce the cost of health insurance through **Connect for Health Colorado**.

YOU ARE...	MONTHLY INCOME
Individual	\$1,294*
Family of 2	\$1,744*
Family of 3	\$2,194*
Family of 4	\$2,644*

YOU ARE...	MONTHLY INCOME ABOUT...
Individual	\$1,294 to \$3,800*
Family of 2	\$1,744 to \$5,150*
Family of 3	\$2,194 to \$6,500*
Family of 4	\$2,644 to \$7,800*

**You may still be eligible if you earn more.*

For More Information



www.Colorado.gov/PEAK

1800-221-3943

Kelly Poleyestewa, *DIHFS Enrollment Specialist* at (303) 953-6602



www.ConnectforHealthCO.com

1855-PLANS-4-YOU (855-752-6749)

Erlidawn Roy, *DIHFS Health Coverage Guide* at (303) 953-6616