March 22, 2021

Update to HealthCare.gov Application and Plan Compare for American Indian/Alaska Natives

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As a Marketplace assister, it is important to understand the special benefits that American Indians/Alaska Natives (AI/AN) are entitled to. For example, American Indians/Alaska Natives who are members of a federally recognized tribe and have an income between 100% and 300% of the federal poverty level, can enroll in a "zero cost sharing" qualified health plan on the Marketplace. This means they will not have to pay out-of-pocket costs -- like deductibles, copayments, and coinsurance -- when they receive care, even if they pick a bronze plan which will likely have the lowest premiums. And all American Indians/Alaska Natives who are members of a federally recognized tribe, regardless of income, are eligible for a "limited cost sharing" qualified health plan on the Marketplace. This means they will not have to pay out-of-pocket costs when they receive care through an Indian health care provider.

Some households consist of both members of federally recognized American Indian/Alaska Native tribes and non-tribal members. If a tribal member and non-tribal member enroll in the same Marketplace plan the non-tribal family member will not be able to use the special cost-sharing savings. As such, tribal members and non-tribal family members with an income under 300% of the Federal Poverty Level should consider enrolling in separate plans if they want to take advantage of all potential savings. HealthCare.gov makes this easy by putting family members into different enrollment groups so that American Indian/Alaska Native family members can get their reduced cost sharing they are eligible for.

A recent change was made to HealthCare.gov to help educate American Indian/Alaska Natives consumers and their household members of this important option. There is now updated help text pop up in the application when the individual clicks on the link to "Learn more about the benefits that American Indians and Alaska Natives can get through the Marketplace" (figure 1), and text that was present in the selecting an enrollment group part of plan compare was updated (figure 2) to help consumers understand this option.

Figure 1: Household Information

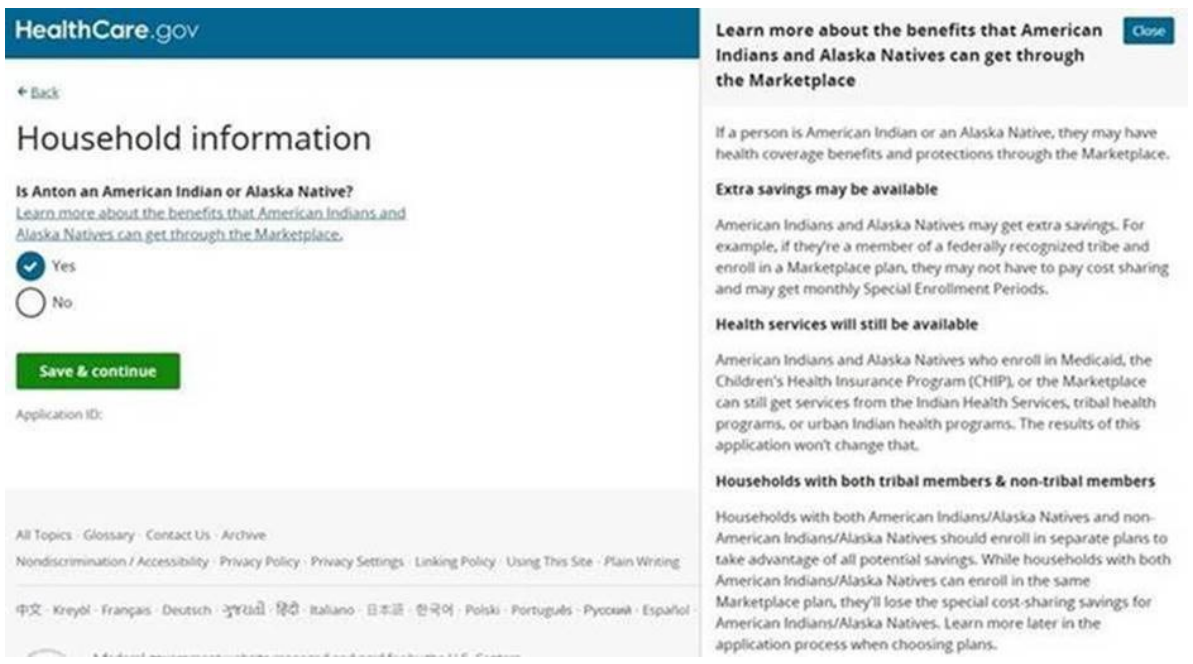


Figure 2: Selecting an Enrollment Group in Plan Compare

