



Honoring Traditions of Health

Health insurance benefits for American Indians available through MNsure

What is MNsure?

MNsure is the official health insurance marketplace for Minnesota residents. It's where you can find the right coverage for you and your family, and information about the special protections and benefits provided for American Indians by the Affordable Care Act.

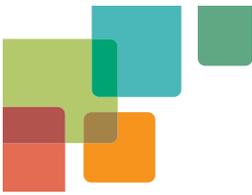
Even if you receive services from your IHS, Tribal or Urban Indian (I/T/U) healthcare facility, here's what MNsure can provide for you:

- Health insurance to help cover the costs you pay for services received outside of your I/T/U; things like a hospital stay or specialty care.
- One-stop shopping to compare and enroll in private insurance plans or public programs such as Medical Assistance (MA) and MinnesotaCare (MCRE).
- Clear descriptions of all plans with side-by-side comparisons so you can choose the one that is best for you.
- Quality coverage, including doctor visits, hospital stays, maternity care, mental health services, emergency room care, prescriptions, dental care and more.
- More choices of doctors and clinics for your health care.
- Help to cover the cost of premiums if you have any.
- Consistent care so you can continue to get care from your I/T/U.

1-855-366-7873

www.MNsure.org

 **MNsure**
mnsure.org 1-855-366-7873



Get Help Paying for Health Insurance

Many, including those who are working, can receive financial help to purchase an insurance plan. If you earn less than the maximum yearly income shown below, you may qualify for a premium subsidy. Some Minnesota tribes are supporting qualifying members by paying their insurance premiums. Contact your tribal clinic for more information.

Tax Credit Maximum Annual Income

Household Size	Yearly Income
1	\$46,680
2	\$62,920
3	\$79,160
4	\$95,400
5	\$111,640
6	\$127,880

Verification of American Indian Status

Enrolled members of U.S. federally recognized tribes must be able to verify their enrollment (Source: 45 CFR § 155.350 (c)). Enrolled members can provide MNsure with a copy of one of the following documents to verify their tribal enrollment.

- Tribal enrollment card or membership document such as a certified letter from the tribe or BIA that must be on official letterhead.
- Certificate of Degree of Indian Blood (CDIB) issued by the BIA or Tribe if the CDIB includes tribal enrollment information.
- Documents issued by an Alaska Native village/tribe or an Alaska Native Corporation Settlement Act (ANCSA) regional or village corporation.

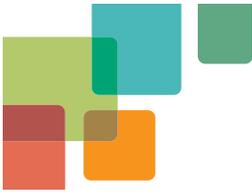
Special Rules for American Indians

Medical Assistance

- Adult American Indians enrolled in a U.S. federally recognized tribe and their descendants (I/T/U eligible) and their household members up to 133% FPL are eligible for Medical Assistance.
- Medical Assistance is a premium-free program for all qualified participants.
- All enrolled and non-enrolled American Indians who are beneficiaries of I/T/U services do not have cost-sharing if they receive care at I/T/U facilities or if they have a referral from an I/T/U facility when they receive covered services from other health care providers. Their non-Indian household members will be responsible for cost-sharing.

MinnesotaCare

- Adult American Indians enrolled in a U.S. federally recognized tribe and non-enrolled American Indians who are beneficiaries of I/T/U services and their household members are not required to pay MinnesotaCare premiums.
- Adult American Indians enrolled in a U.S. federally recognized tribe have no cost-sharing for any covered services regardless of where they receive care.
- Non-enrolled American Indians who are beneficiaries of I/T/U services do not have cost-sharing if they receive care at I/T/U facilities or if they have a referral from an I/T/U facility when they receive covered services from other health care providers.
- Non-Indian members of American Indian households are not required to pay MCRE premiums, but are responsible for cost-sharing.



Benefits for American Indians

Cost-sharing Benefits

There are four ways cost-sharing may be reduced for American Indians:

1. Enrolled American Indians and their descendants who are I/T/U eligible do not have to pay for services they receive from an I/T/U.
2. Zero cost-sharing plans: American Indians enrolled in a U.S. federally recognized tribe who are above 200% FPL but below 300% FPL and who enroll in a qualified health plan (QHP) through MNsure will have to pay premiums, but will not have cost-sharing (such as deductibles, co-pays and co-insurance) regardless of where they receive care.
3. Limited cost-sharing plans: American Indians enrolled in a U.S. federally recognized tribe who are above 300% FPL but below 400% FPL and who enroll in a QHP through MNsure will have to pay for premiums and may have to pay cost-sharing if they get service outside of an I/T/U facility. IHS/ Tribal Contract Health Services funds may pay for cost-sharing for CHS-eligible American Indians if CHS rules are followed.
4. Reduced cost-sharing: descendants of enrolled members of a federally recognized tribe who are below 250% FPL, who are enrolled in a silver level QHP through MNsure, will have reduced cost-sharing (such as deductibles, co-pays, and co-insurance) when services are provided by a non-Indian health care provider.

Other Benefits

1. American Indians enrolled in a U.S. federally recognized tribe may enroll in or change their enrollment in a QHP monthly.
2. American Indians enrolled in a U.S. federally recognized tribe and their descendants (I/T/U eligible) are exempt from the mandate to purchase health insurance.

How to apply for an American Indian Shared Responsibility Payment Exemption

American Indians enrolled in a U.S. federally recognized tribe and non-enrolled American Indians who are beneficiaries of I/T/U services may be exempt from the Affordable Care Act's shared responsibility rule. There are two ways to apply for the American Indian exemption.

1. Go to <http://marketplace.cms.gov/applications-and-forms/tribal-exemption.pdf>. Print out and complete the application. The completed form and any supporting documents should be mailed to the address on the application.
2. In addition to the above-listed applications for exemption, you can apply for certain categories of exemptions when you file your federal income tax return. Information for applying for an individual exemption through the IRS can be found at www.irs.gov/form8965.



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