


American Indians & Alaska Natives

Health coverage for American Indians & Alaska Natives

If you're an American Indian or an Alaska Native, you may have new health coverage benefits and protections in the Health Insurance Marketplace®.

- Some benefits are available to members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders. [See the list of federally recognized tribes](#) .
- Others are available to people of Indian descent or otherwise eligible for services from the Indian Health Service (also known as an Indian hospital or Public Health Service (PHS)), a tribal program, or an urban Indian health program.

FYI

Members of federally recognized tribes and ANCSA shareholders can enroll in a Marketplace plan any time. You can change plans up to once a month.

Special health coverage protections and benefits for American Indians and Alaska Natives



The Health Insurance Marketplace® benefits American Indians and Alaska Natives (AI/ANs) by providing opportunities for affordable health coverage through Marketplace health insurance plans, Medicaid, and the Children's Health Insurance Program (CHIP).

Marketplace health insurance plans

While you're 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.

- If you buy 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.
- If you get 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 and Referred Care.)
- You can enroll in a Marketplace health insurance plan any time, not just during the yearly Open Enrollment Period. You can change plans as often as once a month.

Medicaid & CHIP benefits for Tribal members and Alaska natives

- Indian tribe members and ANCSA shareholders also have special protections and benefits under  [Back to top](#) 

and Children's Health Insurance Program (CHIP).

- These benefits include paying no premiums or out-of-pocket costs for Medicaid coverage if you qualify.
- Learn about [protections for American Indians and Alaska Natives under Medicaid and CHIP](#).

American Indians, Alaska Natives, and others eligible for services from the Indian Health Service, tribal program, or urban Indian health program

- You may qualify for Medicaid and CHIP more easily. You have special cost and eligibility rules for Medicaid and the Children's Health Insurance Program (CHIP) that make it easier to qualify for these programs.
- You don't pay out-of-pocket costs for Indian health programs. Regardless of income, you won't have any out-of-pocket costs for items or services provided by the Indian Health Service, tribal programs, or [urban Indian programs \(known as I/T/Us\)](#), including Purchased/Referred Care.

Indian Health Services and Marketplace insurance

If you enroll in a private health insurance plan through the Health Insurance Marketplace®:

- You can get (or keep getting) services from the Indian Health Service, tribal health programs (also known as tribal 638 programs or tribal health clinics), or urban Indian health programs.
- You can also get services from any providers on the Marketplace plan.

More answers

- ⊕ Why do I need health insurance coverage if I get services from the Indian Health Service, a tribal program, or an urban Indian health program?
- ⊕ Will I need my tribal documents when applying for coverage?
- ⊕ My children and I are tribal members, but my spouse is not. Can we enroll as a family with a Special Enrollment Period?
- ⊕ What American Indian and Alaska Native income do I include on my application?
- ⊕ How can I change plans?
- ⊕ My household consists of both AI/ANs and non-AI/ANs family members. Can we all enroll in the same Marketplace plan?

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