

Health Insurance for Native Americans

Tribal Health Care and Cost Sharing Reductions



What is Cost Sharing?

Cost sharing is “out-of-pocket” payments you make for medical services that the insurance does not cover. It’s the portion of the covered service you pay, such as deductibles, copayments, and coinsurances. American Indians and Alaskan Natives who buy health insurance in the Marketplace may be eligible for cost-sharing options to reduce these costs.

Zero Cost Sharing

Income between 100% – 300% of the FPL

- You **do not** have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan.
- You **do not** need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan.

Calculate Your Income

To determine whether your income qualifies you for cost sharing reductions, review the **Federal Poverty Level (FPL) guidelines below**.

Depending on total household income you may qualify for a Zero Cost Sharing Plan (income between 100% to 300% of the FPL) or Limited Cost Sharing (income below 100% or above 300% the FPL)

Annual Income Guidelines for 2021

Number of People in Household	New Mexico Medicaid (Adult) 138%	Cost Sharing Reductions (Non-Native) 250%	Cost Sharing Reductions (Native) 300%	Advanced Premium Tax Credit (APTC)* High Limit 400%
1	\$17,616	\$31,900	\$38,280	\$51,040
2	\$23,796	\$43,100	\$51,720	\$68,960
3	\$29,976	\$54,300	\$65,160	\$86,880
4	\$36,156	\$65,500	\$78,600	\$104,800
5	\$42,348	\$76,700	\$92,040	\$122,720
6	\$48,528	\$87,900	\$105,480	\$140,640
7	\$54,708	\$99,100	\$118,920	\$158,560
8	\$60,888	\$110,300	\$132,360	\$176,480

FPL chart numbers are subject to change annually. FPL guidelines in chart are valid April 1, 2020 – March 31, 2021.

* Advanced Premium Tax Credit (APTC) is a federal subsidy that is available to individuals and families who earn less than 400% of the FPL.

Example of Marketplace Plan with Zero Cost Sharing:

Single, 34-year-old Native American female

Albuquerque, NM. \$28,000 annual income. No tobacco. \$130 monthly advanced premium tax credit.

Marketplace Plan Level

	Bronze	Silver	Gold
Premium*	\$78.00	\$167.00	\$156.00
Plan Type	HMO	HMO	HMO
Deductible	\$0 (Individual total)		
Out-of-pocket maximum	\$0 (Individual total)		
Copayments/Coinsurance	No Charge**		
Emergency Room Care	No Charge		
Primary Care	No Charge**		
Specialist	No Charge**		
Generic Drugs	No Charge**		
Preferred brand drugs	No Charge**		
X-rays and diagnostic imaging	No Charge**		
Laboratory outpatient and professional services	No Charge**		

Example based on 2021 Health insurance marketplace plans and prices. Subject to change.

* Premium amount AFTER tax credit applied.

** Out of Network: Benefit not covered

Limited Cost Sharing

Income below 100% or above 300% of the FPL

- You **do not** have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider.
- You **do** need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan to avoid paying copayments, deductibles or coinsurance.

Why should I have health insurance?

When you purchase health insurance coverage through **beWellnm** you can get services such as doctor visits, prescriptions, emergency room care, emergency services out-of-state or even outside of your I.H.S. service area, and additional services that are not covered through I.H.S. like acupuncture and chiropractic care. You may also continue to receive services at Indian Health Service, Tribal health providers or Urban Indian health centers.



Need Help Getting Started?

Talk with a Native American Enrollment Counselor today at **1-833-ToBeWell (862-3935)**.

Or visit [beWellnm.com](https://www.beWellnm.com).