More Information

For more information and continuous updates on the implementation of Affordable Care Act, contact your local health care provider or visit:

urbanindianhealth.org

National Council of Urban Indian Health

Phone: 202 544 0344
Fax: 202 544 9394

924 Pennsylvania Ave, SE
Washington, DC 20003

urbanindianhealth.org

How does the Affordable Care Act Impact American Indians and Alaska Natives?
Equal Opportunity for Quality Health Care

The Affordable Care Act promotes the opportunity for all Americans, including American Indians and Alaska Natives, to access quality health care by providing them with more health care choices.

The law holds insurance companies more accountable and will lower health care costs. It will now be easier to access affordable health insurance.

The Affordable Care Act also permanently reauthorizes the Indian Health Care Improvement Act, which makes possible new programs and services within the Indian Health Service.

Benefits for American Indians and Alaska Natives

- More choices to access insurance coverage –
  - use the Indian Health Service if eligible and accessible
  - access coverage through Medicare, Medicaid, CHIP, if eligible
  - purchase affordable, quality coverage through Health Insurance Exchanges

- In many states, Medicaid eligibility will be expanded to individuals with incomes up to 133% of poverty level. (approx. $15,000/year for a single adult)

- Young adults can now stay on their parent’s health plan up to the age of 26.

- Insurance companies can’t deny health coverage to individuals with pre-existing conditions.

- Special monthly enrollment periods for eligible American Indians and Alaska Natives to sign up for Health Insurance Exchange coverage every month (no waiting for open enrollment).

Benefits for American Indians and Alaska Natives

- No cost-sharing for eligible American Indians and Alaska Natives who receive care through the IHS, Tribal health programs, or Urban Indian health programs.

- No cost-sharing for eligible American Indians and Alaska Natives earning less than 300% of poverty level who receive care at any health care facility.

- Many American Indians and Alaska Natives are exempted from the tax penalty that would otherwise apply to individuals who do not obtain health insurance coverage.