

Why is Health Insurance important for Native Americans?



Health insurance coverage is a smart choice.

Here are just a few reasons why it makes sense for you, your family and your community.

- **Expanded access to care!** You can get services such as doctor visits, preventative care, emergency room care and prescriptions. You may also continue to receive services at Indian Health Service.
- **Health insurance covers emergency and specialty care** outside of Indian health care systems.
- **Native Americans may qualify for no-cost or low cost health insurance.** Native Americans may not have to pay certain out-of-pocket costs.
- **Native Americans can enroll right now.** The sooner you enroll, the sooner you can have peace of mind knowing you and your family have access to quality health care.
- **It supports Indian Health Service systems** because health insurance can pay for care received at an IHS facility.

Everyone who enrolls in a **Qualified Health Plan (QHP)** has access to a core set of benefits, called **Essential Health Benefits (EHBs)**.

1. Ambulatory patient services
2. Emergency Services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care



**Need help getting started?
We're here for you.**

Call us at **833-ToBeWell** to talk to a Native American Enrollment Counselor or visit us online to locate a Certified Enrollment Counselor near you. We'll take you through the process step-by-step, and **our services are completely free.**