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) through beWellnm has access to a core set of benefits, called Essential Health Benefits (EHBs).

EHBs must include items and services within at least the following 10 categories:

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. Pediatric services, including oral and vision care
7. Preventive and wellness services and chronic disease management
8. Prescription drugs
9. Rehabilitation and habilitative services and devices
10. Laboratory services

Even with the uncertainty about healthcare, health insurance coverage is still a smart choice for every Native American, their family and their community. However, many Native Americans do not have adequate healthcare coverage. It’s not because there is a lack of options, but rather because they may not be fully aware of their options. That’s where beWellnm comes in. Through beWellnm, Native Americans have access to affordable health insurance plans that could complement their coverage through Indian Health Service. That means they may have access to comprehensive care which includes benefits like emergency services, behavioral health services and preventive care.

If more Native Americans enroll in health insurance, the entire native population will benefit. Since Indian Health Service (IHS) can bill private insurance for the clinical services provided, revenue is created within IHS that can help preserve and/or support expansion.

Native Americans also have access to premium assistance and cost-sharing plans that can greatly reduce or even eliminate monthly premiums, copays, and deductibles. There’s no reason to wait to enroll, because Native Americans can enroll in coverage throughout the year. Most importantly, enrolling in coverage through beWellnm provides peace of mind.

We need your help in spreading the word and educating the members of your Tribe, Pueblo or Nation about their health insurance options. Together, we can make sure no one in your community goes without health insurance.

beWellnm has staff ready to meet one-on-one with you to talk more about the ways we can partner together in order to get more Native Americans enrolled in health insurance. Please contact Juliet Yazzie, beWellnm’s Native American Liaison Manager, to set up a time to meet and discuss how beWellnm can help your community.

Juliet Yazzie can be reached at 505.314.5261 or jyazzie@nmhix.com.

Need help getting started? We’re here for you.

Call us at 833-ToBeWell (1-833-862-3935) to talk to a Native American Enrollment Counselor or visit 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.

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Indian Health Service and The Health Insurance Marketplace:

Q. Do patients have to do anything related to the Affordable Care Act?
A. Patients with insurance should check to ensure that their coverage meets requirements for minimum essential coverage. Patients who do not have insurance should explore their options to understand how much you would owe if you chose to not have health insurance. Visit our website to learn more! www.beWellnm.com.

Q. Are there Co-pays for Native Americans when receiving care on SSI?
A. Regardless of your household income, if you receive care through the Affordable Care Act Marketplace, you may be eligible for tax credits that lower your premium based on your income.

Q. What is the Affordable Care Act?
A. The Affordable Care Act (ACA) is federal legislation that requires everyone to have health insurance and prohibits insurance companies from denying coverage based on pre-existing conditions.

Qualifying Health Plan Covered Services

This table shows you what healthcare services you can receive, beyond your IHS coverage, when you sign up for health insurance through beWellnm.

<table>
<thead>
<tr>
<th>Services under IHS coverage</th>
<th>Out-of-pocket maximum</th>
<th>Deductible</th>
<th>Co-payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Provider (Pt/Ph/Tri)</td>
<td>$0 (individual total)</td>
<td>$0 (individual total)</td>
<td>$0 (individual total)</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient Surgery (Ambulatory Surgery Center/Physician/Surgeon Fees)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Inpatient Hospital Stay (Facility Fee/Physician/Surgeon Fees)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Specialty Visits</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Skilled Nursing Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Rehabilitation/Habilitation Services</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Preventive Care/Screening/Immunizations</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Diabetes Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Bariatric Surgery</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Substance Abuse Services (Outpatient/Inpatient)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient Imaging (CT/PET/MRI Scans)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Lab Services</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Hospital Stay (Facility Fee/Physician/Surgeon Fees)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Prolonged Care Services (Healthcare provider services provided after initial treatment)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Skilled Nursing Home Services</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Physical Medicine (Physiotherapy/Occupational Therapy)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Ambulance Services (Medications)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Pain Management</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Prescribed General Surgery (Conventional procedure)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Project Childcare (Not covered at state level)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Dental Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Orthodontic Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Pediatric Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Vision Care (Optical Products)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Radiation Therapy</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Other Services</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>
| Qualified Health Plan Covered Services

A Zero cost sharing plan is available to members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) Corporations shareholders whose income is between 100% and 250% of the federal poverty level. People enrolled in Medicaid or Medicare may qualify for tax credits that lower your premium based on your income.

Zero Cost Sharing Plan

When enrolling a Marketplace plan, you are eligible for any of the following financial assistance:

- Advanced Premium Tax Credits to purchase coverage
- Cost Sharing Reductions that will reduce or eliminate your monthly payments for services covered by Medicaid or a plan through the Marketplace.
- Can get Zero cost sharing with a plan at any metal level on the Marketplace
- Don’t pay co-payments, deductibles, or coinsurance when getting care from an Indian health care provider or other similar charges). If you are a member of a federally recognized tribe and don’t qualify for Medicaid or a plan through beWellnm, you may qualify for savings on out-of-pocket costs (e.g., copays, coinsurance, deductibles, and other similar charges).

While a Native American is not exempt from paying monthly premiums for an insurance plan, you can buy through the Marketplace, like all Americans you may qualify for tax credits that lower your premium based on your income.

FAQs

1.  What are the Special Enrolment Periods for Native Americans?
A. Members of federally recognized tribes are allowed to purchase and enroll in Marketplace health insurance coverage monthly. If you aren’t a member of a federally recognized tribe and don’t qualify for a special enrollment period, you must wait until the annual open enrollment period (November 1 – December 15).

2.  What are the cost-sharing exemptions for Native Americans?
A. If you enroll in a qualified health plan offered through beWellnm, you may qualify for saving on out-of-pocket costs (e.g., copay, coinsurance, deductibles, and other similar charges). If you are a member of a federally recognized tribe and your household income is between 100% and 250% of the federal poverty level, you may have no cost sharing for the services covered by the health plan you choose.

3.  Are there other ways Native Americans can enroll in the Marketplace?
A. Native Americans can enroll in the marketplace if they are not eligible for Medicaid or a plan through the Marketplace, like all Americans you may qualify for tax credits that lower your premium based on your income.

4.  Can Native Americans get services from Indian Health Care Provider? I your household income is below 100% of the federal poverty level, you can enroll in the state or federal Marketplaces and buy a plan. To determine if you qualify for financial assistance through:

- Affordable Care Act
- Indian Health Service
- The Health Insurance Marketplace:

- Visit our website to learn more!

- Enrollment in CHIP or Medicaid
- Enrollment in the state or federal Marketplaces and buy a plan through beWellnm
- Learn if you qualify for financial assistance through:

- Advanced Premium Tax Credits to purchase coverage
- Cost Sharing Reductions that will reduce or eliminate your monthly payments for services covered by Medicaid or a plan through the Marketplace.
- Can get Zero cost sharing with a plan at any metal level on the Marketplace
- Don’t pay co-payments, deductibles, or coinsurance when getting care from an Indian health care provider or other similar charges). If you are a member of a federally recognized tribe and don’t qualify for Medicaid or a plan through beWellnm, you may qualify for savings on out-of-pocket costs (e.g., copays, coinsurance, deductibles, and other similar charges).

- You can enroll in the Marketplace if you have already covered by private health insurance. Patients who are enrolled in the Marketplace may be eligible to get savings on out-of-pocket costs.

- You can enroll in the Marketplace if you don’t have insurance or are enrolled in a plan with a high deductible. If you choose to sign up for health insurance through the Marketplace, you may be eligible to get tax credits that lower your premium based on your income.

- You can enroll in the Marketplace if you have Medicare and are enrolling in a Medicare Advantage plan. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you have Medicare and don’t have supplemental Medicare insurance. If you choose to sign up for health insurance through the Marketplace, you may be eligible to get tax credits that lower your premium based on your income.

- You can enroll in the Marketplace if you have Medicaid and are enrolled in a plan through Medicaid. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you don’t have insurance and are not eligible to enroll in Medicaid. If you choose to sign up for health insurance through the Marketplace, you may be eligible to get tax credits that lower your premium based on your income.

- You can enroll in the Marketplace if you are a federal or state employee and are enrolled in a plan through your employer. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a Union member and are enrolled in a plan through your union. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is below 100% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is between 100% and 250% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is between 250% and 300% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is between 300% and 400% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is between 400% and 500% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is between 500% and 1000% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.

- You can enroll in the Marketplace if you are a member of a tribe and your household income is above 1000% of the federal poverty level. Patients who are enrolled in the Marketplace may be eligible to get savings on cost-sharing.