



Health Insurance for American Indians



Learn how insurance can help you, your family and your community.

How can insurance help you stay in control of your health?

- If you have diabetes or high blood pressure, health insurance can help pay for treatment and prescriptions.
- If you have an unexpected illness or injury, health insurance can help pay for urgent treatment and limit your medical expenses.
- Even if you are already healthy, health insurance pays for many preventive services and vaccinations to help you stay that way.
- Your Indian health care provider can bill your insurance for the care you receive. When your provider is paid by the insurance company, more money is left in the tribal health system to help your community.
- **Health insurance does not replace Indian health care — it supports it.**

What does health insurance cover?

Most health insurance covers certain benefits considered essential to good health including:

- Emergency services
- Prescription drugs
- Hospitalization
- Maternity and newborn care
- Rehabilitative services and devices
- Ambulatory services
- Laboratory services
- Mental health/substance abuse
- Preventive/wellness care covered at no cost to you, including well-woman and well-child visits, vaccines and screenings for cancer, high blood pressure, diabetes, depression, and other important services to help you stay healthy
- Pediatric services, including vision and dental care for children up to 19



How can American Indians get help to pay for health insurance?

The Health Insurance Marketplace ([healthcare.gov](https://www.healthcare.gov)) gives American Indians special help to sign up and buy insurance. Most Americans have to sign up for insurance during certain times of the year. American Indians can sign up once per month on the Marketplace. Federally recognized tribal citizens can also get help to pay for insurance on the Marketplace through premium tax credits to lower monthly costs and zero or limited cost-sharing plans. These plans cover doctor visits, medicine and more for little to no cost.

NOTE: To get zero or limited cost-sharing plans, you need to apply through the Marketplace.

If you are a member of a federally recognized tribe, you may not have to pay anything out of pocket for certain services that you receive, no matter where you get service, if your income is between 138% and 300% of the federal poverty level.

Your Family Size is:	Your Qualifying Household Income is at or below:
1	\$47,880
2	\$64,920
3	\$81,960
4	\$99,000
5	\$116,040
6	\$133,080
7	\$150,120
8	\$167,160

Even if your household income is more than the qualifying amount, American Indians and Alaska Natives (AI/ANs) can get treatment at no cost from Indian health care providers at Indian Health Service, Tribal and Urban Indian facilities (I/T/Us).

How can American Indians sign up for health insurance?

Here's how it works:

1. Compare plans offered in your area. Rates may vary depending on where you live. You can go online to [bcbsok.com](https://www.bcbsok.com) to learn more about our plans, but to get tax credits and cost-sharing reductions, you will need to sign up for insurance on the Health Insurance Marketplace at [healthcare.gov](https://www.healthcare.gov) or call 800-318-2596.

NOTE: You may not see all the financial help you qualify for until you complete the application process.

2. Shop for a plan that fits your needs and budget.
3. You can sign up for coverage on [healthcare.gov](https://www.healthcare.gov), over the phone, or with a paper application.

Gather the following information before you sign up:

- Income for all family members who will be enrolled on the plan
- Proof of American Indian status, such as a document or enrollment card issued by a federally recognized tribe indicating tribal membership
- Age, tobacco use status, and either Social Security numbers or proof of legal residency for all family members who will be enrolled on your plan
- The names of any doctors or hospitals you want to use (outside of Indian health care providers, which you can always continue to see)
- Go to [bcbsok.com](https://www.bcbsok.com) and click "Find a Doctor or Hospital" to find out which doctors are in a plan's network

NOTE: If you have questions about what insurance terms mean, check out the Glossary of Health Care Terms at [bcbsok.com](https://www.bcbsok.com), under the "Insurance Basics" tab.

Need more information?

- Customer Service: 866-520-2507
- Marketplace protections and benefits for AI/ANs: [healthcare.gov/tribal](https://www.healthcare.gov/tribal) or 800-318-2596 (TTY: 855-889-4325)
- Information on state Medicaid programs: [Medicaid.gov](https://www.Medicaid.gov) or 877-267-2323 (TTY: 866-226-1819)
- Information on Children's Health Insurance Programs: [insurekidsnow.gov](https://www.insurekidsnow.gov) or 877-543-7669
- SoonerCare (Oklahoma Medicaid): 800-987-7767 or [mysoonerCare.org](https://www.mysoonerCare.org)