



**BlueCross BlueShield
of Texas**

How the U.S. Health Care Law Will Affect American Indians

The U.S. health care law – known as the Affordable Care Act – is changing the way many people will get health care coverage. The law expands access to health insurance to more people and aims to make it more affordable for many. The law also works to make sure American Indians get the care they need for their diverse health care needs.

Changes for You

You have more choices.

The Affordable Care Act provides you with more choices. As always, you can:

- use services offered through the Indian Health Services (IHS), tribally-operated health systems and Urban Indian Health facilities
- enroll through your employer's health insurance
- sign up for coverage through government programs like Medicare, Medicaid and the Children's Health Insurance Program (CHIP)
- purchase your own private health coverage

You may qualify for reduced premiums.

Federal financial assistance may be available to help you pay your health insurance premium when you buy coverage on the Health Insurance Marketplace. The amount of help you receive will depend on your household income.



You can also purchase insurance through the new Health Insurance Marketplace that opens Oct. 1, 2013.

On the Marketplace you can:

- 1. Compare** plans offered by the insurance companies serving your area.
- 2. Shop** for a benefit plan that fits your needs and budget. You can also find out if you qualify for help paying for premiums and out-of-pocket costs.
- 3. Enroll** in coverage that begins Jan. 1, 2014.

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You may no longer have extra costs.

Most health care coverage plans include cost-sharing – what you pay out of your pocket when you go to a doctor, clinic or hospital. You may be eligible for reductions in the amount of cost-sharing you will be required to pay if you buy coverage through the Health Insurance Marketplace.

If your household income does not exceed 300 percent of the Federal poverty level – roughly \$70,650 for a family of four (\$88,320 in Alaska) in 2013 – you may not have to pay any cost-sharing for certain services that you receive, regardless of where you obtain services. **If your household income is greater than 300 percent of the Federal poverty level**, you may not have to pay cost-sharing for certain services received at an Indian

Health Services facility, tribal organization, or urban Indian organization provider, or through referral under contract health services.

You can enroll monthly.

There will be a special enrollment period every month for enrolling through the new Health Insurance Marketplace.

You are exempt from some requirements.

You may have heard that the Affordable Care Act requires most Americans to have a certain minimum level of health coverage or face a penalty. If you are eligible to receive services through IHS, this requirement may not apply to you. You would not be fined for not having coverage.

Other Benefits of the Affordable Care Act

■ Coverage for pre-existing conditions is guaranteed.

Your children under age 19 can get coverage now, even if they have a medical condition. Beginning in 2014, everyone will be able to get insurance that covers a pre-existing condition like asthma or diabetes, and you won't pay more because of your condition.

■ Your young adult children can stay on your coverage.

Your young adult children can now stay on your insurance coverage until they are 26, and they don't have to live with you or be a tax dependent.

■ Insurance plans will cover a wide range of benefits.

Starting in 2014, all new health care benefit plans will cover key health services. These include maternity and newborn care, prescription drugs, hospital care and most preventive services like mammograms and immunizations.

■ Coverage on key benefits won't be capped.

You don't have to worry about running out of coverage for the benefits you need. The health care law removes dollar limits on many essential health services.

■ Your coverage will be there when you need it most.

Even if you need ongoing and complex medical care, your insurance can't be canceled. Your health care insurance can be cancelled only in cases of fraud or if you don't pay your premiums.

■ More diversity across health care workers is planned.

The law funds new programs to increase health care workers' awareness of diverse health care needs and to train more doctors, nurses and other medical professionals representing more minority groups.