

## Frequently Asked Questions Alaska's Tribally-Sponsored Health Insurance Program

### What is Tribally-Sponsored Health Insurance?

Tribes and tribal health organizations may now pay for health insurance for Alaska Native and American Indian people who qualify. The Alaska Native Tribal Health Consortium (ANTHC) is offering Tribally-Sponsored Health Insurance in Alaska.

### Why should I have Tribally-Sponsored Health Insurance?

Health insurance can help make more services available for you and all Alaska Native and American Indian people. Health insurance can also help you get medical care when you are travelling or away from Tribal health facilities.

### How do I qualify?

You and your family can get Tribally-Sponsored Health Insurance if you:

- are a resident of Alaska;
- are eligible for services at a Tribal health clinic/facility;
- are not covered by or eligible for Medicaid (Denali Care), Denali KidCare, Medicare Part A, TRICARE, CHAMPVA, or affordable health insurance through an employer; and
- estimate your 2016 income will be within the guidelines in the chart below.

If your family has:	You are eligible if your 2016 income will be above this amount	And below this amount.
1 person	\$14,720 a year	\$58,880 a year
2 people	\$19,920 a year	\$79,680 a year
3 people	\$25,120 a year	\$100,480 a year
4 people	\$30,320 a year	\$121,280 a year
5 people	\$35,520 a year	\$142,080 a year
6 people	\$40,720 a year	\$162,880 a year
7 people	\$45,920 a year	\$183,680 a year
8 people	\$51,120 a year	\$204,480 a year

\*Amounts continue to increase for larger families.

Contact the Family Health Resources office at participating Alaska Native hospitals and Tribal health clinics to find out if you can have private insurance at no cost to you.

Contact the Alaska Native Tribal Health Consortium at (907) 729-7777 or (855) 882-6842, [sponsorship@anthc.org](mailto:sponsorship@anthc.org) or [www.anthc.org/tship](http://www.anthc.org/tship) for the contact in your area.



### **Does this affect my current Indian Health Service benefits?**

No. You will always first and foremost be a beneficiary of Indian Health Service, Tribal hospitals and health clinics throughout Alaska and the United States. Tribally-sponsored health insurance is an added health care benefit. You should always use your Tribal health clinics and hospitals to ensure that your health care needs are being met and that you are as healthy as possible.

### **Do I still need to get referrals for care from my Tribal health organization?**

Yes. You will still need to get a referral for care outside of the Indian Health Service system. Without the referral you may be billed for part of the service you get.

### **Will Tribally-Sponsored Health Insurance cover my family members?**

Yes, your family members are eligible for Tribally-Sponsored Health Insurance if they are eligible for Indian Health Service services; meet the income guidelines in the chart above; and are not covered by or eligible for Medicaid (Denali Care), Denali KidCare, Medicare Part A, TRICARE, CHAMPVA, or affordable health insurance through an employer.

### **Will Tribally-Sponsored Health Insurance cover my non-Native family members?**

Tribally-Sponsored Health Insurance does not have funds to pay for non-Native family members. Your non-Native family members may find out they are eligible for affordable insurance as you go through the Tribally-Sponsored Health Insurance application process.

### **Do I have to be a shareholder of my Alaska Native Regional or Village Corporation or member of my tribe to be eligible?**

No, not during Open Enrollment. After January 31, 2016, you must be an enrolled member of federally-recognized tribe or ANCSA shareholder, or have a major life change to enroll until the next Open Enrollment period (starting November 1, 2016). Major life changes include getting married, losing health coverage, moving to Alaska, having a baby, or adopting a child.

### **How long will the program pay for my insurance?**

Tribally-Sponsored Health Insurance is being offered on a trial basis through 2016. ANTHC plans to continue the program after 2016 as long as it is successful.

### **Will I get help signing up for insurance?**

Yes. If you are eligible for Tribally-Sponsored Health Insurance, you will get help from enrollment specialists to apply online at [HealthCare.gov](http://HealthCare.gov) and enroll.



### **What do I have to agree to as part of the program?**

You will need to fill out forms and applications with your personal information. You need to tell ANTHC about any changes in your income, household, marital status, employment, address, or insurance enrollment or ability to get other coverage. If you are required to, you must file tax returns on time and, if married, file jointly. You must agree to utilize the Tribal Health System to ensure your health needs are being met; help ANTHC evaluate the program; allow ANTHC to withdraw as sponsor, if necessary; and allow ANTHC to change the program if it is needed.

### **Will Tribally-Sponsored Health Insurance cost me anything?**

No. ANTHC pays your monthly insurance premium. Alaska Native and American Indian people also do not have to pay any co-payments or deductibles when seen or referred by Tribal health facilities.

### **Is this part of the Affordable Care Act?**

Yes, Congress authorized Tribally-sponsored health insurance under the Affordable Care Act (ACA). The law gives Alaska Native and American Indian people an opportunity to get the full range of benefits offered by health insurance coverage, including medical care outside of Alaska.

### **When will my insurance start?**

Your insurance will start 2 to 6 weeks after you finish the HealthCare.gov enrollment application.

### **How do I sign up?**

Contact the Family Health Resources offices at participating Alaska Native hospitals and Tribal health clinics to see if you are eligible and get help with enrollment. Regional contacts are listed at [www.anthc.org/tship](http://www.anthc.org/tship).

### **Where can I get more Information?**

Contact the Alaska Native Tribal Health Consortium  
729-7777 or (855) 882-6842  
[sponsorship@anthc.org](mailto:sponsorship@anthc.org)  
[www.anthc.org/tship](http://www.anthc.org/tship)



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