**Call Center Questions Prioritized 7/23/13**

**Revised per TAG on 9/04/2013**

**This is a working draft document for TTAG purposes only and should not be disseminated broadly as the QAs have not been cleared.**

Questions related to insurance:

1. Is the Health Insurance Marketplace free for American Indians and Alaska Natives?

For American Indians and Alaska Natives eligible to enroll in the Marketplace, there are special provisions in the law that eliminate most cost sharing, including co-pays, deductibles, and co-insurance, but AI/ANs are not exempt from paying premiums. How much your premium will be depends on your income. People with higher incomes may have to pay monthly premiums, while people with lower incomes may be eligible for programs that cover the cost of premiums. When you use the Marketplace website, you will find out if you qualify for programs that pay all or a portion of the health insurance premiums.

2. What about the federal trust responsibility? Shouldn’t the federal government pay for all of my health care?

The Federal government is paying for Indian health care through many programs in addition

to the Indian Health Service. In the new Marketplaces, the Federal government is paying a portion of the cost of insurance premiums for people up to 4 times the federal poverty level, about $\_\_\_\_\_ for an individual in Alaska or $\_\_\_\_ for an individual in the other states.

Members of federally recognized tribes with a household income at or below 300% of the federal poverty level (roughly $70,650 for a family of 4 in 2013 or $88,320 for the same family in Alaska) who are also eligible for the tax credit won’t have any out-of-pocket costs like co-pays, coinsurance, or deductibles for services covered by their Marketplace health plan.

**3. As an American Indian or Alaska Native, am I required to have health care coverage?**

No – ***AI/ANs and other people (like the spouse or child of an eligible Indian) who are eligible for or get services through an I/T/U will be exempt from (don’t have to pay) the shared responsibility payment.*** To get this exemption, members of federally recognized tribes may apply through the Marketplace or handle this through their tax return. AI/ANs who aren’t members of federally-recognized tribes, but who are eligible for or get services from an ITU, must apply through the Marketplace. They’ll need to verify their AI/AN status or eligibility for services through an I/T/U.

4. I am eligible for Indian health care, so why do I need to have health insurance?

1. [Insert Q&A from approved]**Why do I need health insurance coverage if I receive services from the Indian Health Service, a tribal program or an urban Indian health program?**

By enrolling in a health plan through the Marketplace, Medicaid, or CHIP, AI/ANs benefit by having greater access to services that may not be provided by the Indian Health Service (IHS), tribal programs or urban Indian programs (I/T/Us). AI/ANs who enroll in a Marketplace health plan, Medicaid, or CHIP, can continue to receive services from their I/T/U the same way they do now. And when these services are provided by an I/T/U, the tribal community benefits through increased revenues and greater access to services.

**[insert question from AI AN questions]**

4 Is it “double dipping” for IHS or my Tribal clinic to receive funding from Congress and also bill my insurance?

IHS and Tribes have authority to bill other federal health programs, such as Medicare, Medicaid, CHIP, and in addition to private insurance, such as through the Health Insurance Marketplace. The funding for Indian health care comes from many sources. The money is needed to provide services for everyone in Tribal communities.

5. I want to buy an insurance plan that has my Indian health clinic doctor as a provider, but I don’t see any plans with my clinic or provider. What do I do?

If you enroll in a plan that does not list your I/T/U clinic as a provider, you can continue to go to your local Indian health provider. Tell your clinic about your insurance and show them your insurance card.

6. What is the difference between a “zero cost sharing plan” and a “limited cost sharing plan”?

Zero cost sharing plans are for members of federally-recognized tribes whose income is up to 3 times the federal poverty level, about $\_\_\_\_\_ for an individual in Alaska or $\_\_\_\_ for an individual in the other states. Limited cost sharing plans are for members of federally-recognized tribes whose income is more than 3 times of the federal poverty level. In both plans there are never any co-pays or deductibles for services provided by your I/T/U clinic. People in zero cost sharing plans can go to other providers without having co-pays or deductibles, as long as they are receiving services that are covered by their plan. To avoid co-pays and deductibles, people enrolled in limited cost sharing plans should get a referral from their I/T/U clinic before going to a private provider.

7. Can I get cost sharing reductions with a bronze plan?

People who are enrolled members of federally-recognized tribes can use their tax credits to pay for premiums for bronze plans and still receive cost sharing reductions. The type of cost sharing reduction they receive depends on their income and whether they are enrolled in the zero cost sharing plan variation or the limited cost sharing plan variation.

8. Why can’t I find a bronze plan in the multi-state plan choices?

The multi-state plans are not required to offer bronze level plans.

9. Are there any plans that pay the costs of travel from our village to a health care provider?

Answer: [are there any health plans that pay cost of travel from home to provider?]

10. Some people in our family are Indian and some are not. Does that affect the cost of insurance? What should we do?

The cost of insurance should not be affected by whether you are Indian or not. However, the Indian individuals should enroll in a separate plan than the non-Indians in order for the special provisions for American Indian/Alaska Natives to be effective for the Indians.

11. I have heard that some tribes or Indian health programs are paying for health insurance. Do you have a list of those?

The Call Center does not have a list of Tribes that have Tribal Sponsorship programs. We advise you to call your Tribe to ask about this.

12. How do I change my plan?

Answer: Members of federally recognized tribes can enroll, change plans, or disenroll anytime throughout the year. Go to the exchange website and changes plans anytime you want.

13. I work for my Tribe and I asked them to fill out the information required for me to apply for an Exchange plan, but they haven’t given me the information. What do I do?

Follow up with your Human Resources department.

14. I work for my Tribe (or Tribal business) and have been offered health insurance through the Tribe. Can I decline and enroll in an Marketplace health plan?

Answer: If you have job-based health insurance you like, you can keep it. You're considered covered. You may be able to change to Marketplace coverage if you want to. For more information and things you should consider in deciding whether to enroll in the Marketplace, go to: <https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/>

15. I work for my Tribe, but it is too expensive for me to enroll my spouse and family members. Can they enroll in an Exchange plan?

Yes, please go to healthcare.gov for more information.

16. My child is 20 years old and works on the North Slope, two weeks on and two weeks off. He lives with us when he is home. He makes a lot more money than we do. Do I count him as a household member? Can he count me as a dependent and get the tax credit for me? He’s the only one in the family with a credit card. If we use his credit card to pay, does that mean he gets the tax credit?

[defer question to IRS]

The determining factor is who files income tax together. If you claim your child as a dependent on your income tax then you have to count the income. If your child files individual income tax then you don’t claim their income.

17. I am over 65 years old, but I do not qualify for Medicare because I did not work in jobs, which paid into Medicare. Can I get insurance on the Exchange with a tax credit?

No. The exchange is only for individuals 64 years old and younger.

18. What about all the paperwork from health insurance companies? I do not want to deal with that and I do not understand it.

You only have to fill out the health insurance exchange application. If you need assistance go to your local I/T/U health care facility.

19. What happens if I don’t buy insurance?

In most circumstances, American Indians and Alaska Natives will not have to pay the individual mandate, or tax penalty, for not having insurance coverage.

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| **Category of AI/AN** | **Type of Exemption** |
| Enrolled member of a federally-recognized Tribe or shareholder in an Alaska Native village or regional corporation | Indian Exemption – apply once and it lasts forever, or until you notify IRS that you are no longer eligible |
| AI/AN who may not be enrolled in a Tribe or a shareholder in an ANSCA Corporation, including:* Members of Federally-recognized tribes
* Urban Indians who are:
* Member of State-recognized tribes
* Descendant in first or second degree
* Considered by Dept of Interior to be Indian for any purpose
* Considered by HHS to be Indian for eligibility for HIS, including California Indians and Alaska Natives
 | Hardship exemption – apply once and it lasts forever, or until you notify IRS that you are no longer eligible |
| Members of the household of an AI/AN who are eligible for IHS, including:* Descendants who are under 19 years old
* Adopted children, step children, foster children of an Indian (these may never be considered Indian)
* Children who will never qualify as Indians
* Children who are considered incompetent (who may not qualify as Indian)
* Spouses who are not Indian, or not eligible for IHS, if there is a resolution from the Tribe covering spouses
* Non-Indian women who are pregnant with an Indian child
 | Hardship exemption – apply once and it lasts forever, or until you notify IRS that you are no longer eligible |
| AI/AN who are not eligible for the Indian Exemption or the Indian Hardship Exemption | May be eligible for exemptions based on other conditions, such as: * Live in state without Medicaid Expansion and income is below 100 percent of the federal poverty level.
* Unaffordability exemption (may apply for people who smoke where the tobacco surcharge makes insurance unaffordable)
* People who have Veteran’s Administration (VA) health benefits
* Hardship due to natural disasters
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Questions related to primary care providers:

1. Can my Indian health clinic be my primary care provider even if they are not in the network for the plan? Can they make referrals even if they are not in the network?

 Yes. If you enroll in a plan that does not list your I/T/U clinic as a provider, you can continue to go to your local Indian health provider. Tell your clinic about your insurance and show them your insurance card.

2. If I pick my Indian health clinic as my primary care provider, can I still go somewhere else if I want to without telling them?

If you have a limited cost sharing plan, then you need to get a referral from your Indian health clinic so you will not have to pay co-pays or deductibles when you go somewhere else. If you have a zero cost sharing plan, you do not need a referral from your Indian health clinic, and you may go to any provider without having co-pays or deductibles.

Questions related to Tribal enrollment: [most of these need to be deferred until after tribal consultation]

1. Our tribe does not enroll children, only people over 18 years old. What kind of documentation do I need for my child to be counted as Indian?

2. What types of documentation are acceptable for proof of Indian?

a. Will you accept a CDIB or CIB card as proof of being Indian? Does the CDIB issued by the BIA qualify if it has (or does not have) a tribal registration number?

b. Will you accept the parents’ birth certificates and enrollment cards along with the applicant’s birth certificate as proof of being American Indian or Alaska Native?

c. Will you accept a tribal identification card (as opposed to a tribal enrollment card) as proof of being Indian?

d. Will you accept a tribal enrollment certificate and/or a state issued identification card as proof of being Indian?

e. Will you accept a letter on tribal stationary as proof of being Indian? Does it matter who signs the letter?

f. My Alaska Native village doesn’t issue tribal enrollment cards, but I am a shareholder in an Alaska Native regional [or village] corporation. Will you accept some proof of that?

2. My tribe is on both sides of the U.S. border with Canada/Mexico. I live on the Canadian/Mexican side. Can I still buy health insurance on the Exchange? Will I get a tax credit? Can I apply for Medicaid through the Exchange application?

An AI/AN born in Canada or Mexico may be eligible for enrollment in a qualified health plan offered through the Marketplace and may be eligible for premium tax credits or cost sharing reductions if he/she is a lawful permanent resident or a non-citizen who is lawfully present for the entire period for which enrollment is sought. AI/AN born in Canada that have maintained residence in the US since entry can be considered to be lawfully admitted for permanent residence. For Medicaid, AI/ANs born in Canada or Mexico, or non-citizen members of a federally-recognized tribe are eligible for Medicaid, if meeting all other Medicaid eligibility criteria in the state (such as income and state residency).

 3. Do members of state-recognized Tribes get special provisions under the ACA?

 State recognized tribal members and descendants in the 1st or 2nd degree and who reside in an urban center could qualify for the hardship exemption from the shared responsibility payment.

4. I got a notice saying I don’t qualify as AI/AN. How did they decide this? Who can I talk to? How do I appeal this decision? [pending]

Questions related to co-pays and deductibles: [answers pending]

1. If I have insurance through the Marketplace, Do I have to pay a deductible or co-pay if I get my health care from a provider, even a specialist, who is not in my plan’s network? Yes Can I go to any doctor without being charged a co-pay or deductible? What about when I’m out of state?

2. If I go to a drugstore to get a prescription, how will they know that I don’t have a co-pay or deductible?

3. When I signed up for insurance on the Exchange, I didn’t have my tribal enrollment card, but now I do. Can I get a refund for the co-pays and deductibles that I have already paid?

Questions related to paper application:

1. I was going to use a paper application, but I can’t figure out which one to use. I’m a single person, but when I went to use the short form for single people, it says American Indians and Alaska Natives shouldn’t use it.

Answer: If you think you might need assistance with help paying for health care costs or if you think you might qualify for Medicaid, you should use the Application for Health Coverage & Help Paying Costs. This application contains an Appendix B that asks specific questions about tribal membership and income from Indian trust land, natural resources, and items of cultural significance. This income won’t be counted for Medicaid or CHIP eligibility, but may be counted for Marketplace purposes.

2. I’m filling out the paper application, Appendix B and I need help understanding Question 4.

a. In the paper application, it says “Complete this appendix if you or a family member are American Indian or Alaska Native.” Should I list everyone in my family who is AI/AN? Do you want my parents and grandparents? How far back should I go?

Answer: In completing the application, you should include information about the following individuals: yourself, your spouse, your children under 21 who live with you, your unmarried partner who needs health coverage (if you’re over 21), anyone you include on your tax return, even if they don’t live with you, or anyone else under 21 who you take care of and lives with you. So in answering Appendix B, you only need to only complete the answers for those individuals listed above.

Questions related to taxes:

Since the call center does not answer questions about taxes or APTC, we suggest the following answer to all of these questions:

A. This call center does not answer questions about taxes, but the IRS has a special telephone number for American Indians and Alaska Natives, as well as a website where you can submit AI/AN questions to them. May I give your those numbers? (Insert information here).