



Native American & Alaska Native

If you are a Native American (referred to in federal documents as American Indian) or Alaska Native, you may receive new health coverage benefits, special discounts, and protections.

Certain benefits are available to you if you are a member of a federally recognized tribe or an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder. Others are available to people of Native American descent or who are otherwise eligible for services from the Indian Health Service, a Tribal Program, or an Urban Indian Health Program (I/T/U).

If I am eligible, what are the benefits I could receive?

- You may enroll into health coverage at any time during the year, not just during Open Enrollment.
- You may change plans up to once a month.
- You may have no deductible, no copayment, and no co-insurance

As an American Indian or Alaska Native, you are eligible for a Special Enrollment Period every month.

Special Enrollment Periods are timeframes during which qualifying individuals may enroll in health insurance outside of regular Open Enrollment. If you fall into one of the above categories, you qualify for a Special Enrollment Period once a month. This means that you may make changes to your insurance coverage each month for any reason.

If you enroll in coverage or have a change in plan before the 15th of the month, then your change will take effect the first day of the next month. If you change your plan after the 15th of the month, then your new plan will start the first day of the month following the next.

How will the special discounts help me save?

If you buy a Marketplace plan and your income is between 100% and 300% of the Federal Poverty Level (FPL), you can enroll in a “zero cost sharing” plan. This means that you won’t have to pay any out-of-pocket costs. Out-of-pocket costs include deductibles, copayments, and coinsurance when you get care. The special discounts are available no matter what plan you enroll in; you do not need to enroll in a Silver Plan.



The chart below reflects the Federal Poverty Levels for Plan Year 2021:

2020 FPL/QHP Table (Plan Year 2021)										
Household Size	American Indian/Alaskan Native Eligible for "Zero Cost Sharing"									
	100%		150%*		200%*		250%*		300%*	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
1	1,063	12,760	1,595	19,140	2,127	25,520	2,658	31,900	3,190	38,280
2	1,437	17,240	2,155	25,860	2,873	34,480	3,592	43,100	4,310	51,720
3	1,810	21,720	2,715	32,580	3,620	43,440	4,525	54,300	5,430	65,160
4	2,183	26,200	3,275	39,300	4,367	52,400	5,458	65,500	6,550	78,600
5	2,557	30,680	3,835	46,020	5,113	61,360	6,392	76,700	7,670	92,040
6	2,930	35,160	4,395	52,740	5,860	70,320	7,325	87,900	8,790	105,480
7	3,303	39,640	4,955	59,460	6,607	79,280	8,258	99,100	9,910	118,920
8	3,677	44,120	5,515	66,180	7,353	88,240	9,192	110,300	11,030	132,360
9	4,050	48,600	6,075	72,900	8,100	97,200	10,125	121,500	12,150	145,800
10	4,423	53,080	6,635	79,620	8,847	106,160	11,058	132,700	13,270	159,240

What if someone in my family is not a tribal member?

If your household members are included on the same application, the nontribal member(s) of your family are eligible for a Special Enrollment Period. The head of the household does not have to be a member of a federally recognized tribe for the other family members on the same application to have access to the Special Enrollment Periods. Since only tribal members are eligible for Special Discounts, they must be enrolled in their own plan to receive these discounts. Family members who are NOT part of the tribe need to be enrolled in a different health insurance plan. The entire family enrolling in the same plan will prevent the tribal member from receiving the higher level of Special Discounts.

Example:

Joe and his two children apply to the Marketplace on the same application. Joe and his son are members of the Yuchi Tribe. His wife, Jennifer, is not a Native American. Because they all apply on the same application, they are all eligible for a Special Enrollment Period. However, because Jennifer is non-Indian, she should enroll in another plan, but will still be able to use the Special Enrollment Period.

Will I need my tribal documents when applying for coverage?

Yes, you will need to provide documentation.

- For Native Americans, it will be a document issued by a federally recognized tribe indicating tribal membership.
- For Alaska Natives, it will be a document issued by an Alaska Native village/tribe, or an ANCSA Corporation (regional or village) document indicating shareholder status.



Indian Health Services and Marketplace Insurance

If you enroll in a private health insurance plan through kynect you can still receive services from Indian Health Service, a Tribal Program, or an Urban Indian Health Program (I/T/U). You can also receive services from any providers on your kynect plan.

What income do I have to include on my application?

On the kynect application, you will need to provide income information that you would report on your federal income tax return. You would not report American Indian or Alaska Native income that the IRS exempts from tax. Your kynect application will ask you to report income from various sources and will determine your eligibility for health insurance plans, payment assistance, Special Discounts, Medicaid, or the Kentucky Children's Health Insurance Program (KCHIP).



kynect.ky.gov

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