

The Affordable Care Act and Alaska Native People

By ANTHC and SCF Public Relations

Beginning January 1, 2014, every American must demonstrate health care coverage under the Affordable Care Act. This means if you do not already have coverage you will be required to purchase health insurance or face a penalty when filing your taxes. The tax penalty could be as much as \$695 per adult and \$347.50 per child.

Alaska Native and American Indian people are exempt from the requirement to purchase insurance if they can show evidence of:

- a) Enrollment in a federally recognized Tribe
- b) Alaska Native Claims Settlement Act (ANCSA) shareholder status, **or**
- c) Eligible to receive services from an Indian Health Service (IHS) facility/Tribal health care provider.

To qualify for this exemption, Alaska Native and American Indian people will have to apply for the exemption at www.healthcare.gov or through a paper application process. There may be a requirement to send a copy of your tribal enrollment card or other supporting documents. Please do not send the original as it will not be returned to you.

Even with this exemption, Alaska Native and American Indian people may choose to purchase insurance. Alaskans will have a new option of purchasing health insurance through the federal marketplace as early as October 2013 for plan coverage effective January 1, 2014. Some Alaskans will qualify for premium subsidies based on income. For instance, an individual earning up to \$57,400 or a family of four earning up to \$117,760 may receive financial assistance when purchasing insurance.

For more information on the Affordable Care Act, please visit www.healthcare.gov.

Email: healthreform@anthc.org

Q: What if I already have health care coverage?

A: If you have health care coverage through Medicaid, Medicare, Denali KidCare, Veteran's Benefits or your employer provides health insurance, you have met the requirements of the Individual Mandate and do not need to purchase additional health care coverage.

Q: Will I still be able to get health care services at my IHS/Tribal health facility?

A: Yes, you will still be able to get care at your IHS/Tribal health facility. The health care services provide at IHS/Tribal health facilities are not changing.

Q: How do I enroll in a Tribe?

A: Tribal enrollment rules are different for every Tribe. You are most likely to qualify for Tribal enrollment in the village where your family comes from. Contact your family's Tribe(s) to learn about what is required for enrollment. Tribal addresses can be found at www.ncai.org/tribal-directory. You can also contact the Bureau of Indian Affairs, Alaska Regional Office, at (800) 645-8465, option 1.

Q: Does my Certificate of Indian Blood (CIB), issued by the Bureau of Indian Affairs (BIA), count?

A: While the CIB is an important document, you will still need to show proof of Tribal enrollment to qualify for the exemption from the tax penalty.

Q: Does it have to be a card or can it be a letter?

A: The tribe may choose to issue an enrollment card or provide a letter that verifies tribal status.

Q: Do I have to establish blood quantum?

A: Some Tribes may require a minimum blood quantum, so it's important to contact the Tribe.