

Great Plains Tribal Chairmen's Health Board (GPTCHB) Health Insurance Marketplace for American Indians & Alaska Natives (AI/AN's)



*Cooperative Agreement to Support Navigators in
the Marketplace*

Tinka Duran, Program Manager

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Northern Plain Tribes that GPTCHB serve



NAVIGATOR
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United Sioux
UNITED SIOUX TRIBES

Navigator Program Overview

- Funded by Centers for Medicare and Medicaid (CMS)
(August 2013 – August 2014)
- This program will provide individuals with assistance in shopping and enrolling in plans under the Affordable Care Act's (ACA) Health Insurance Marketplace.



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Total and Uninsured AI/AN Population of SD and ND

State	Total AI/AN Population*	Estimated AI/AN Uninsured Population**	Estimated State Uninsured Population***	AI/AN Uninsured as Percent of State Uninsured
South Dakota	82,073	41,037	92,441	44%
North Dakota	42,996	21,498	68,403	31%

*U.S. Census 2010.

**Estimate based on Sundance Research Institute survey findings that between 48% and 52% of IHS patients have no private or public insurance coverage.



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The goals of GPTCHB Navigator Program:

1. Increase knowledge and awareness of the Health Insurance Marketplace and resources to select insurance.
2. Assist AI/AN uninsured/underinsured to navigate the Health Insurance Marketplace and enroll in health insurance options.



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Black Hills Pow-wow 1st enrollment event



Accomplishments

- Hired of the 4 Navigators
 - Sandy Lujan
 - Turtle Mountain, Spirit Lake, Bismarck and surrounding areas of North Dakota
 - Mary Ann McCowan,
 - Crow Creek, Lower Brule, Pine Ridge, Rosebud, Pierre, Cheyenne River and surrounding areas of South Dakota
 - Adrienne James
 - Flandreau, Yankton, Sisseton, Sioux Falls and surrounding areas of South Dakota
 - Elaine Keepseagle
 - Standing Rock Sioux Tribe, Three Affiliated Tribes, Cheyenne River Sioux Tribe
 - Indian Health Services
 - One person from every service unit will be a Certified Navigator



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Current Events

- Distribution of the GPTCHB Navigator
 - Brochures, flyers, posters and postcards
 - Website
- Tribal/IHS/State Workgroup
- Partners Workgroup
- Tribal Proclamations
- Partnering with Tribal Colleges, IHS and Tribal Health and other Tribal Org.s to do enrollment, outreach and education



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NAVIGATOR SERVICE AREAS

Cheyenne River
Crow Creek
Lower Brule
Flandreau
Yankton
Rosebud
Pine Ridge
Standing Rock
Lake Traverse
Fort Berthold
Turtle Mountain
Spirit Lake
Trenton Indian Service Area
Urban Indian Health Centers



Great Plains Tribal Chairmen's
Health Board - Navigator Program

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Photos courtesy of tribalhealthcare.org.

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Great Plains Tribal Chairmen's Health Board's



Providing Health Insurance
Marketplace enrollment assistance.



Great Plains Tribal Chairmen's Health Board
Phone: 1-877-209-1215
Email: Navigator@gptchb.org
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WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is a "one-stop online shopping site" where individuals can purchase private or public health insurance coverage. A call center and paper application will be offered as well. Consumers can do online comparison-shopping and look at a variety of plans with different benefits and costs. There will be two main types of insurance marketplaces: individuals or families buying their own coverage and employees of businesses with 100 or fewer workers (50 or fewer in some states). The insurance plan for small businesses and their employees is referred to as a "Small Business Health Option Plan," or SHOP. Each Insurance Marketplace will vary from state to state.



HOW CAN THE GPTCHB NAVIGATOR PROGRAM HELP YOU?

The Navigator Program consists of two navigators in S.D. and two navigators in N.D. who provide individuals with additional assistance in shopping for and enrolling in plans under the Affordable Care Act's (ACA) Health Insurance Marketplace. Qualified Health Plan (QHP) enrollment assistance will be available to Native Americans residing on or near the reservations in South and North Dakota, as well as those Natives living within the Trenton Indian Service Area range in North Dakota.

In addition, GPTCHB will provide Health Insurance Marketplace enrollment assistance within the two states to Natives living in major urban areas serviced by Urban Indian Health Centers.

Navigators will be visiting a community near you. Check the Navigator Program website for a full listing of events: Navigator.GPTCHB.org.



BENEFITS FOR AMERICAN INDIANS AND ALASKA NATIVES

Members of federally-recognized tribes earning less than \$34,470 per year for an individual and \$70,650 per year for a family of four will not pay out-of-pocket costs, like co-pays, for services covered by their Marketplace health insurance plan.

Members of federally-recognized tribes can change their enrollment status through the Marketplace once a month if they so choose.

All American Indians and Alaska Natives eligible for Indian Health Service care are exempt from the federal requirement to maintain minimum insurance coverage.

Insurance will pay for services instead of Contract Health Services (CHS) via IHS paying. Therefore, there will be more available CHS funds to help tribal members with care.

Talk to a Navigator today
to get enrolled!

Great Plains Tribal Chairmen's
Health Board - Navigator Program

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The Great Plains Tribal Chairmen's Health Board CMS (Centers for Medicare & Medicaid Services) Health Insurance Exchange Navigator Project provides Qualified Health Plan (QHP) enrollment assistance and important Affordable Care Act (ACA) information for Native Americans living in South Dakota and North Dakota.

For additional details, contact Ms. Tinka Duran, Program Manager, toll free at 1-877-209-1213 or at Navigator@gptchb.org.



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GPTCHB NAVIGATOR PROGRAM

Consumer Information

Would you like a follow-up call for more information from GPTCHB Navigator Program staff?

YES

NO

Name _____

Address _____

City _____ State _____ Zip _____

Email Address _____

Tribal Affiliation and/or IHS/Tribal/Urban Health Care Facility You Receive Most of Your Services From:

Phone Number, with Area Code _____

Signature _____

GPTCHB Navigator Follow-up Sheet



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Health Care & Federal Trust Responsibility

The government's historical and unique legal relationship with tribes is based on treaties, laws, and Supreme Court decisions

Health reform offers new opportunities to access health insurance to AI/AN citizens and employees

Indian Health Service offers health care to AI/AN citizens on or near Indian reservations and in some Urban Indian communities



Health Care and Federal Responsibility



The government's historical and unique legal relationship with Indian Tribes is based on treaties, laws, and Supreme Court decisions.

- Health reform offers new opportunities to access health insurance to AI/AN citizens and employees.



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The Affordable Care Act benefits American Indians and Alaska Natives



- 1. Permanent Reauthorization of the Indian Health Care Improvement Act**
- 2. Strengthening the Indian Health Service**
- 3. Greater Access to Health Insurance Coverage**



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Strengthening the Indian Health Service

- **Expanded Authority for IHS services:** Mental and behavioral health treatment and prevention, long-term care services, dialysis services, facilitation of care for Indian veterans, and urban Indian health programs.
- **Greater Workforce:** Increasing clinician recruitment and retention in tribally-operated health programs
- **Expanded Third-Party Funding:** Medicare, Medicaid, the Children's Health Insurance Program (CHIP), and private insurance-covered populations will increase payments to IHS to support both direct care and contract health care services. This will free up IHS funds for expanded offerings.



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Protections for Indian Country in the Marketplace

- **No out of pocket costs:** If a *member of a federally recognized tribe* chooses Indian Health Services as their provider in an insurance marketplace network
- **Break on Costs for Certain Income Levels:** *federally recognized tribal members* earning less than \$34,470 and families earning less than \$70,650 a year will not pay any out of pocket costs for health services anywhere.
- **Special Monthly Enrollment:** *Members of federally recognized tribes* can change their enrollment status in any plan through the marketplace once a month.
- **No Requirement to have Insurance:** Exempts AI/ANs eligible for IHS from obtaining any health insurance.



❖ **300% FPL = individual income of \$34,470/yr. and family of four \$70,650/yr.**

You are Exempt from the Tax Penalty if

- ❖ You are a **Member of a federally recognized tribe or eligible for the hardship exemption**
- ❖ You have insurance through your employer or purchase individual insurance on your own or
- ❖ You have insurance through Medicare, Medicaid, Children's Health Insurance Program (CHIP), Veteran's Administration and/or Tricare for active duty and retired military, or a health-care sharing ministry or
- ❖ You would have to spend more than 8% of your household income on the cheapest qualifying health insurance plan, even after tax credits and subsidies



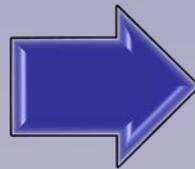
Key Points to Remember

- More American Indians/Alaska Natives will have access to affordable health care
- Whether you are a small business or an individual consumer, you can find a plan that fits your budget
- Many will be eligible to low-cost or free health care
- Invest in the Marketplace and save CHS dollars!



What are the Benefits of Enrolling in Health Insurance?

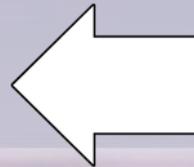
A visit to a tribal clinic or hospital can be billed to insurance and in turn there will be more resources for your clinic



Insurance will pay instead of Contract Health Services (CHS)



More CHS funds available to help tribal members!



Health care needs will be met! Invest in the Marketplace if you can afford it and...

How the Marketplace Works



Create an account

First provide some basic information. Then choose a user name, password, and security questions for added protection.

Apply

Next you'll enter information about you and your family, including your income, household size, other coverage you're eligible for, and more.

Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.



CMS Product No. 11671
October 2013



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SD Insurance Providers

- Avera
- Sanford Health
- DAKOTACARE



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Eligibility & Enrollment for all populations

- Open Enrollment started October 1, 2013
- Not be incarcerated



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Health Insurance Start Dates

Enroll during the initial open enrollment period	Coverage is effective
On or before December 15, 2013	January 1, 2014
Between the 1 st and the 15 th of January-March	First day of the following month
Between the 16 th and the last day of the month (December-March)	First day of the second following month
There may be some exceptions that allow for earlier effective dates.	



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Plan Levels of Coverage

Levels of Coverage	Plan Pays On Average	Enrollees Pay On Average* <i>(In addition to the monthly plan premium)</i>
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

*Based on the aggregate cost under the plan when benefits are provided to a standard population. This may not be the same for every (or any specific) enrolled person.



Essential Health Benefits

Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories

Ambulatory patient services	Prescription drugs
Emergency services	Rehabilitative and habilitative services and devices
Hospitalization	Laboratory services
Maternity and newborn care	Preventive and wellness services and chronic disease management
Mental health and substance use disorder services, including behavioral health treatment	Pediatric services, including oral and vision care (pediatric oral services may be provided by stand-alone plan)

Health Insurance Marketplace 101



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Things a Person Will Need to Apply

- SS#s or document numbers for legal immigrants
- Birth Dates
- Pay stubs, W-2 forms, or Wage and Tax Statements
- Policy numbers for any current health insurance
- Information about any health insurance you or your family could get from your jobs



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Any questions?

Pilamaya!!

Thank you!!

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