CINS STORIES



<u>Collecting Stories with Tribal Enrollment</u> <u>Assisters</u>

• Over the past few years, the National Indian Health Board (NIHB) worked with Tribal Enrollment Assisters to collect stories describing the real-life scenarios of obtaining health insurance coverage and how this affected Tribal communities and Tribal citizens.

An Inside Look into Tribal Experiences

• These stories are meant to provide an inside look into Tribal citizens' experiences with health insurance coverage to discover how it has impacted not just the individuals themselves but also their communities.

HIPAA Compliance

• To protect identities and to comply with the Insurance Portability Health and Accountability Act (HIPAA), personal names have been omitted, but Tribal affiliation, age, family size, and health insurance coverage have been kept.



When You Do Not Qualify for Medicaid, There Are **Other Health Insurance Choices**

When You Have Difficulties Paying for Medicare Coverage

When You're Struggling to Pay Your Employer-**Sponsored Health Insurance Premiums**

When your Tribal Clinic Is Not Enough, Health **Insurance Marketplace Coverage Can Provide** Access to a Specialist

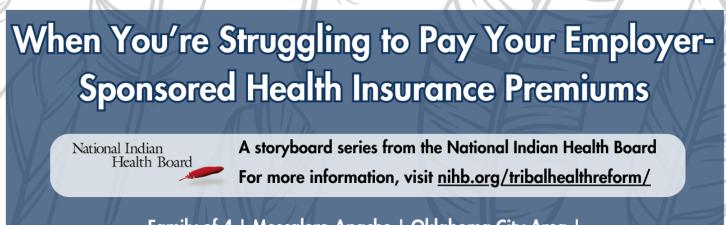
When You Have a Health Emergency but You Don't Have Health Insurance

When You're Over-Income for Medicaid Coverage



SCAN THIS OR CODE TO ACCESS THE STORYBOARDS ONLINE

CENTERS FOR MEDICARE AND MEDICAID SERVICES STORIES



Family of 4 | Mescalero Apache | Oklahoma City Area | Medicaid, employer-sponsored health insurance

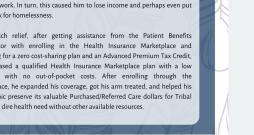


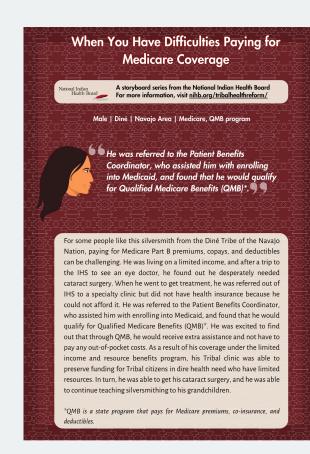
She spoke with a Patient Benefits Coordinator, who assisted the mother and discovered that her state Medicaid program could assist with paying for her employer-sponsored health insurance premiums for the rest of the family. 9.9

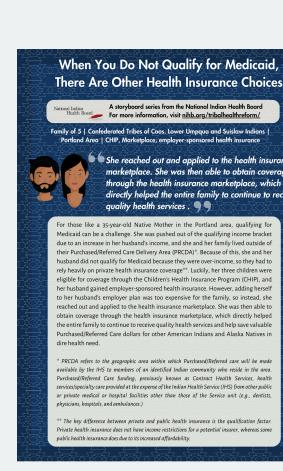
For some, like a woman from the Mescalero Apache Tribe, the cost of employer-sponsored healthcare premiums can be expensive, especially with three children. This was extremely difficult because one son is disabled and did qualify for Medicaid, but the other two children and the mother did not qualify. The mother could not afford any private insurance coverage for her and the other two children. She spoke with a Patient Benefits Coordinator, who assisted the mother and discovered that her state Medicaid program could assist with paying for her employer-sponsored health insurance premiums for the rest of the family. In turn, she applied for insurance coverage through her employer and was approved for coverage for the entire family under both the Medicaid and employer-sponsored health insurance plan. The benefits of health insurance coverage helped the family access quality healthcare services for the entire family and supported the Urban clinic.













National Indian Health Board

FUTURE DIRECTIONS AND CONCLUSIONS

<u>A Crucial Resource</u>

 These stories share how Medicaid, Children's Health Program, Insurance Medicare, Health Insurance and Marketplace are crucial resources for eligible American Indians and Alaska Natives who either have no insurance or are dealing with inadequate care through the Indian Health Service's rationed system.

Elders and the Role of Storytelling

• Elders use stories as a teaching tool to demonstrate life lessons, teach traditions, or share important messages with their community and how these stories will be showcased.

Trust and Communication

• As Tribal communities have been known to be particular in the stories they share, and that trust is something they value to the utmost, Tribal Enrollment Assisters take pride in the trust and communication they can share with Tribal citizens.

Hope and Healing in Communities

• It is the wish of the Tribal Enrollment Assisters and NIHB that these stories showcase hope and healing within Tribal communities and not be used as a marketing tool but as a teaching tool.