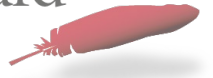


# National Indian Health Board



To our partners in Tribal Health,

Over the past few years, the National Indian Health Board (NIHB) worked with Tribal Enrollment Assistants to collect stories describing the real-life scenarios of obtaining health insurance coverage and how this affected Tribal communities and citizens. These stories omit personal names to protect identities and comply with the Health Insurance Portability and Accountability Act (HIPAA), but we share Tribal affiliation, age, family size, and health insurance coverage. These stories provide an inside look into Tribal citizens' experiences with health insurance coverage to discover how it has impacted individuals and their communities. Tribal Enrollment Assistants take pride in the trust and communication they can share with Tribal citizens; Tribal communities are particular in the stories they share, and that trust is something they value to the utmost. Because of this pride and respect, Tribal Enrollment Assistants at Indian Health Service, Tribally Operated, or Urban Indian Health programs, facilities were hesitant to share their clients' stories nationally. However, through the work of NIHB, stories of what important resources Medicaid, Children's Health Insurance Program, Medicare, and Health Insurance Marketplace are for eligible American Indians and Alaska Natives who either have no insurance or are dealing with inadequate care through Indian Health Service's rationed system can be told. It is the wish of everyone involved that these stories showcase hope and healing within Tribal communities and are not used as a marketing tool, but as a teaching tool. These stories were provided by Enrollment Assistants who assist Tribal citizens with enrolling in health insurance coverage.

We have developed graphics, messaging, and sample social media posts to make sharing content easy. Feel free to edit, incorporate these messages into your own posts, or use them as is! You can copy and paste or even reshare our posts by following us on social media. Check out our collection of graphics to use when and wherever you want! To learn more about our Centers for Medicare and Medicaid (CMS) storyboard project, visit [www.nihb.org/tribalhealthreform/](http://www.nihb.org/tribalhealthreform/).

Sincerely,

The National Indian Health Board



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*The Red Feather of Hope and Healing*



## Key Messages

### When You Do Not Qualify for Medicaid

- Getting Medicaid coverage can be a challenge. It doesn't have to be. If you're anything like this family, it can be tough to meet the right qualifications for coverage, but there are other health insurance choices. Apply to the health insurance marketplace and find out if you're eligible for coverage! Federally recognized Tribal members can enroll at any time - reach out to your Enrollment Assister today!
- If you need health insurance but you do not qualify for Medicaid, there is no need to panic. There are other health insurance choices! There are Tribal Enrollment Assisters who can help you find the coverage you need through the health insurance marketplace. Visit your Tribal clinic and talk to your Enrollment Assister today!

### When You Have a Health Emergency

- If you've ever had a health emergency but no health insurance, you're not alone. Did you know there are Tribal Enrollment Assisters who can help you get the quality health insurance coverage you need? Visit your Tribal clinic to talk to your Enrollment Assister today, so you don't have to panic in an emergency again.
- Broken arm? Sprained ankle? Appendicitis? No health insurance? No worries! Visit your Tribal clinic and talk to your Enrollment Assister today, and they can help you find the coverage you need through the Health Insurance Marketplace!

### When You Have Difficulties Paying for Medicare Coverage

- Premiums, copays, and deductibles can make paying for Medicare coverage a challenge for anyone. Thankfully, there are programs that can help! Reach out to your Tribal Enrollment Assister today to see what options may be available for you.
- If you have difficulties paying for your Medicare coverage, you are not alone! Did you know that your Tribal clinic has Enrollment Assisters who can help you help you find health insurance that meets your needs and your budget? Visit your Tribal clinic and talk to your Enrollment Assister today!

### When You're Over-Income for Medicaid Coverage

- When you earn more than the qualifying income amount for Medicaid coverage, you shouldn't be penalized. Your Tribal Enrollment Assister can help you find the high-quality insurance coverage you need through the Health Insurance Marketplace! Federally recognized Tribal citizens can enroll at any time - reach out to your Enrollment Assister today!
- Even if you've looked before, it's time to check out your options and find the plan that's right for you! Just because you earn more than the qualifying income amount for Medicaid coverage doesn't mean there's not a health insurance plan that will meet your needs. Talk to your Tribal Enrollment Assister today to see what options may be available to you!





## When Your Tribal Clinic is Not Enough

- For some people, their Tribal healthcare facility is often not enough. Finding a health insurance plan that works for you is easier than ever with the Health Insurance Marketplace! If you've got questions, you can reach out to the Enrollment Assister at your Tribal clinic. Federally recognized Tribal citizens can enroll at any time - reach out to your Enrollment Assister today!
- If your current healthcare coverage isn't cutting it, don't panic, there are other options! The Health Insurance Marketplace has plans and pricing that work for you. Visit [HealthCare.gov](https://www.healthcare.gov) or talk to your Tribal Enrollment Assister today!

## When You're Struggling to Pay Your Employer-Sponsored Insurance

- For many people, the cost of employer-sponsored healthcare premiums can be expensive. Health plans, copays, deductibles, and premiums change every year, and you could save big by visiting the Health Insurance Marketplace! Getting set up is cheaper and easier than you think – visit [HealthCare.gov](https://www.healthcare.gov) or talk to your Tribal Enrollment Assister today!
- If you're struggling to pay the cost of employer-sponsored healthcare premiums, you may qualify for a zero- or limited-cost health insurance plan in 2024! Visit [HealthCare.gov](https://www.healthcare.gov) or talk to your Tribal Enrollment Assister today to explore your options!
- If your employer-sponsored health insurance is unaffordable, you might qualify for a zero or limited Health Insurance Marketplace plan. Visit [HealthCare.gov](https://www.healthcare.gov) or talk to your Tribal Enrollment Assister today!

## General Messaging:

- Plans offered on the health insurance marketplace cover comprehensive benefits like preventative care, check-ups, prescriptions, mental health care, birth control, and more.
- If you're not visiting the Health Insurance Marketplace, you could be missing out on health insurance that covers everything you need.
- Between November 1st and December 15th, federally recognized Tribal citizens can compare plans and review any changes to current plans for the upcoming 2024 plan on the Health Insurance Marketplace! Do you qualify for lower prices on health insurance for 2024? Talk to your Tribal Enrollment Assister or visit [HealthCare.gov](https://www.healthcare.gov) today to explore your options!
- Have questions about health insurance? Visit the health insurance marketplace or talk to your Tribal Enrollment Assister to find a plan that works for you, and make sure you and your loved ones #GetCovered!
- It's time to find a health insurance plan that fits your budget and your life! Between November 1st and December 15th, federally recognized Tribal citizens can compare plans and review any changes to current plans for the upcoming 2024 plan on the Health Insurance Marketplace. Visit [HealthCare.gov](https://www.healthcare.gov) or talk to your Tribal Enrollment Assister to check out your options so you start 2023 off right!

## Hashtags:

- #GetCovered #MarketplaceOE #HealthyNativeCommunities #NativesLeadPublicHealth



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Graphics:

**ITS TIME  
TO  
#GetEnrolled**

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# ITS TIME TO #GetEnrolled

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Family of 5 | Confederated Tribes of Coos, Lower Umpqua and Siuslaw Indians |  
Portland Area | CHIP, Marketplace, employer-sponsored health insurance



“She reached out and applied to the health insurance marketplace. She was then able to obtain coverage through the health insurance marketplace, which directly helped the entire family to continue to receive quality health services.”

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A storyboard series from the National Indian Health Board  
For more information, visit [nihb.org/tribalhealthreform/](http://nihb.org/tribalhealthreform/)



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Male | Diné | Navajo Area | Medicare, QMB program



***“He was referred to the Patient Benefits Coordinator, who assisted him with enrolling into Medicaid, and found that he would qualify for Qualified Medicare Benefits (QMB)\*.”***

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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.*”

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Couple | Choctaw Nation | Oklahoma Area | Marketplace



“*Without the help of the Chickasaw Nation Medical Center and the ACA, this couple would not have been able to get the care needed.*”

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21-year-old male | Mescalero Apache Tribe | Albuquerque Area |  
Medicaid



“*The Tribal Enrollment Assister at his local Tribal clinic reached out and assisted him in gathering the missing information. Helping him submit the supporting documents. In turn, his Medicaid application was approved. With that, his medical services were covered, and, as a result, he was able to get quality care and continue receiving quality health care services.*”

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Male | Diné | Navajo Area | Marketplace



*“After getting assistance from the Patient Benefits Coordinator... he purchased a qualified Health Insurance Marketplace plan with a low premium with no out-of-pocket costs.”*

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