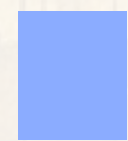


Disclaimer:

We are not tax professionals, and all tax related questions must be addressed to a tax professional.

We are not health insurance agents and are not affiliated with any health insurance companies, nor are we affiliated with the Federally Facilitated Marketplace. We are federally funded non-profit navigators.

We have no control on marketplace determinations and cannot guarantee health coverage of any kind.



GREAT PLAINS TRIBAL LEADERS HEALTH BOARD



navigator
program

TERMS

Definitions

- Federal Poverty Level (FPL)
- Qualified Health Plan (QHP)
- American Indian (AI)
- Alaskan Native (AN)
- Bureau of Indian Affairs (BIA)
- Certificate of Degree of Indian Blood (CDIB)
- Essential Health Benefits (EHB)
- Indian Health Service (IHS)
- Purchased Referred Care (PRC)
- Health Insurance Exchange (HIE)





INDIAN HEALTH SERVICE (IHS)



What is indian health service?

The treaties negotiated between Native communities and the federal government established that tribes have a right to healthcare services. As such, the Indian Health Service (IHS) provides healthcare to over 500 federally recognized tribes.

Great Plains Service Area



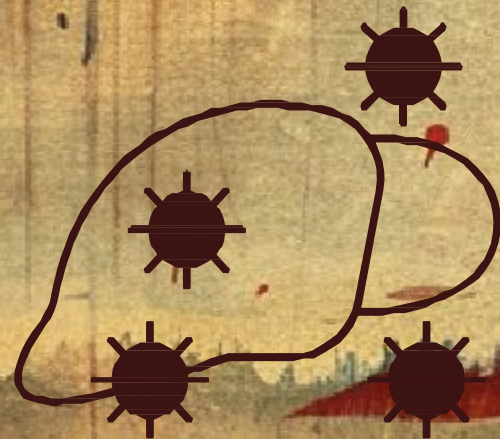
LEGEND

- IHS AREA OFFICE
- ⊕ IHS HOSPITALS
- ★ STATE CAPITALS

Health Disparities in indian country

Health Disparities

Higher Mortality Rates: AI/AN communities experience significantly higher mortality rates in several categories compared to other American populations.



Chronic Liver
Disease & Cirrhosis



Intentional
Self-Harm/Suicide



Chronic Lower
Respiratory Diseases



Unintentional Injuries



Diabetes Mellitus



Assault/Homicide

Health Disparities in indian country

American Indian and Alaska Native (AI/AN) communities often face poorer health outcomes compared to other Americans, influenced by factors such as limited education, higher poverty rates, health service discrimination, and cultural differences. These challenges are linked to broader socioeconomic issues.

Key Health Statistics:

Leading Causes of Death for Elders (over 65):

Heart disease, cancer, chronic lower respiratory diseases, diabetes, and stroke.

Life Expectancy:

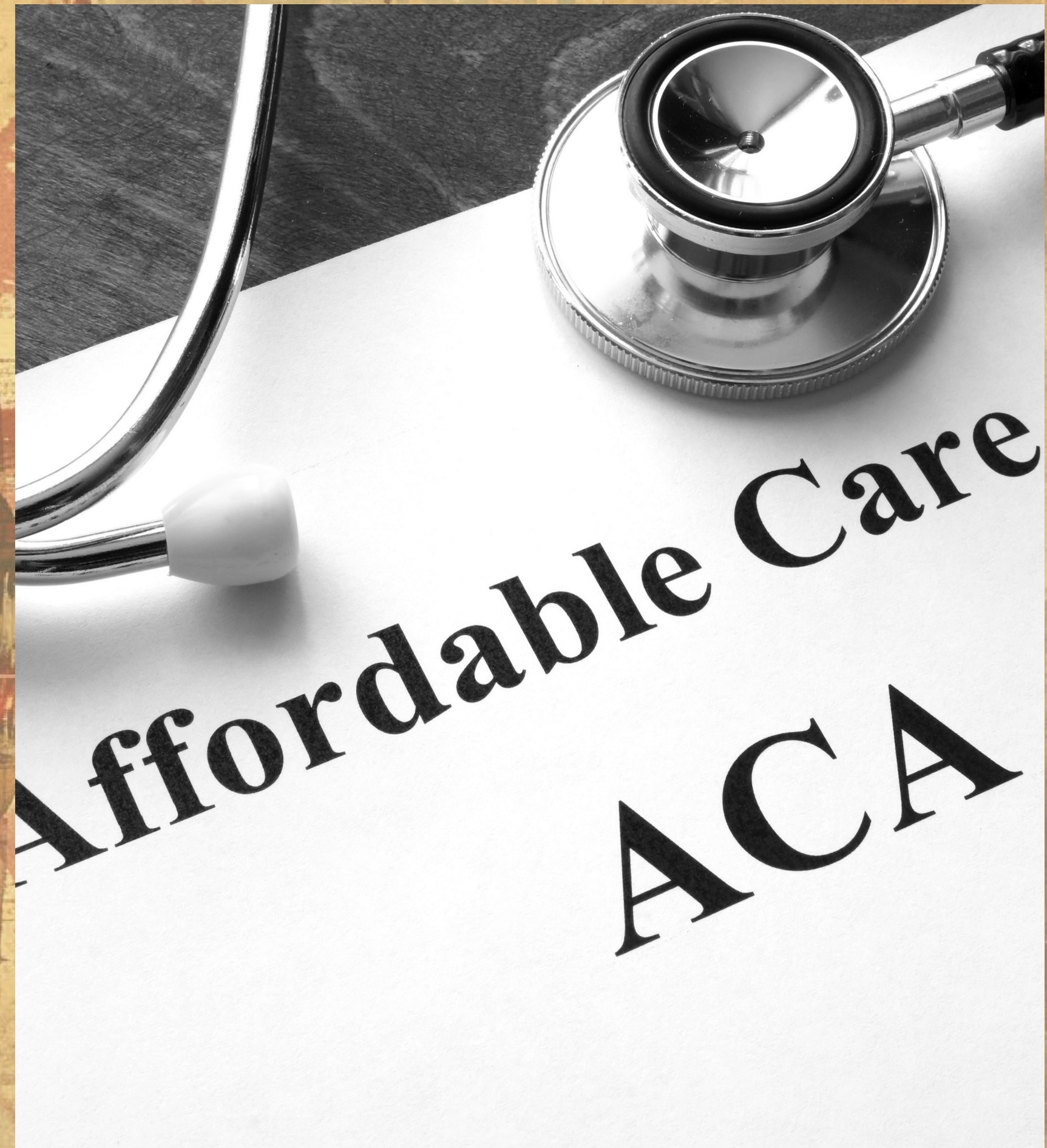
AI/AN individuals born today have a life expectancy that is 5.5 years shorter than the average for all U.S. races.

the affordable

care act

key objectives

- **Increase Accessibility:** Enhance the availability of health insurance for more individuals.
- **Expand Medicaid:** Broaden Medicaid programs to cover additional populations.
- **Cost Reduction:** Support innovative approaches to decrease health care costs.





goal

Make health insurance more affordable and accessible.

method

Provides premium tax credit subsidies to lower costs for households earning between 130% and 400% of the federal poverty level.



authority

Income guidelines set annually by the Department of Health and Human Services (HHS).

How does the A.C.A affect I.H.S?

Third-Party Revenue: Enhances opportunities for generating additional revenue through third-party insurers.

Treaty Obligations: Offers a pathway for the federal government to meet its treaty obligations more effectively.

Attract Healthcare Professionals: Increases the attractiveness of IHS facilities to healthcare professionals by improving resources and support.

Quality of Life: Challenges communities to enhance the environments they provide for quality of life improvements.

The ACA & Preventive Services

Insurance companies must now pay the cost of many preventive services such as:



**CANCER
SCREENINGS**



VACCINATIONS

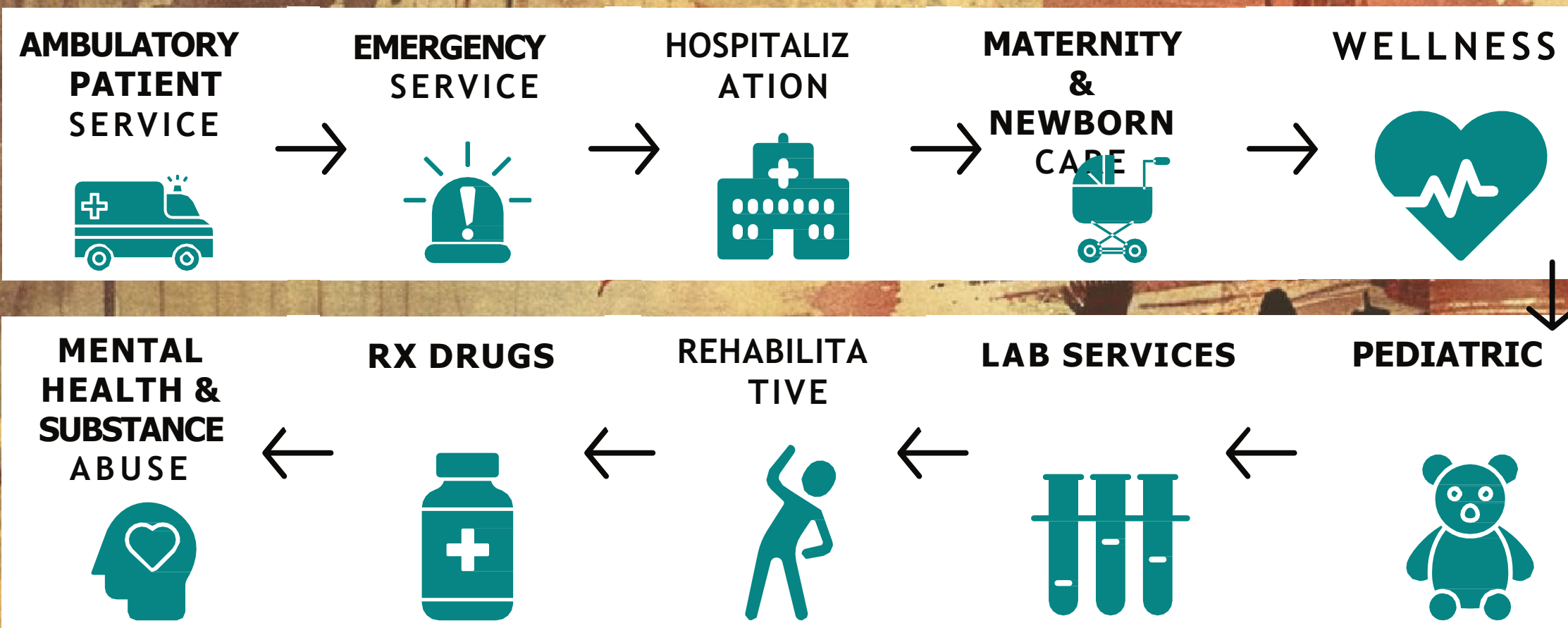


**BLOOD
PRESSURE
SCREENINGS**



**MENTAL
HEALTH
SCREENINGS**

BENEFITS OF HAVING A QHP



The background is a complex, abstract composition. It features a dense layer of vertical and diagonal brushstrokes in shades of brown, tan, and grey. Overlaid on this are large, expressive splatters of red and orange, which appear to be paint or ink. In the lower half, there are horizontal bands of muted green and blue. A faint, dark silhouette of a city skyline with several tall buildings is visible in the center, partially obscured by the other elements. The overall effect is one of raw, energetic, and somewhat chaotic visual information.

MARKETPLACE COVERAGE

SPECIAL
ENROLLMENT
PERIODS

NO OUT OF
POCKET COSTS

BREAKS ON
COSTS



The background is a complex, abstract composition. It features a central silhouette of a person standing with arms slightly out, set against a backdrop of large, expressive brushstrokes and splatters in shades of red, orange, and yellow. The overall texture is grainy and layered, with various colors and patterns overlapping. The text 'ABOUT OUR PROGRAM' is centered over this background in a bold, black, sans-serif font.

ABOUT OUR PROGRAM



goals Of the navigator program



**INCREASE KNOWLEDGE AND AWARENESS OF
RESOURCES**



**HELP RELATIVES NAVIGATE AND ENROLL IN
QUALIFIED HEALTH PLANS OR APPLY FOR MEDICAID**



OUTREACH & EDUCATION

Qualifications:

- Must have income
- ~~MUST BE 19-64~~
- Member of a federally recognized tribe or (proof of lineage)
- Residency
- Employer does not offer health care coverage

The HIEN Program services 40 counties in SD.

benefits of health insurance:

Allows eligible individuals to extend their HS benefits outside of HS facilities through AI/AN specific plans.

Monthly premium

\$0.00

Including a \$1,413.00 tax credit
Was \$1,404.74

Plan Details

Enroll

Wellmark of South Dakota, Inc.

New plan - Not rated ⓘ

[Wellmark Gold Traditional EPO - \\$0 AI/AN](#)

☐ Compare

Extra savings

Gold | EPO | Plan ID: 50305SD0310004

Deductible ⓘ

\$0

Individual total
(health & drug combined)

Out-of-pocket maximum ⓘ

\$0

Individual total

Estimated total yearly costs ⓘ

Add yearly cost

Copayments / Coinsurance ⓘ

Emergency room care
No charge

Generic drugs
No charge

Primary doctor
No charge

Specialist doctor
No charge

Plan features

✗ Adult Dental

✓ Child Dental

Add medical providers

Add your medical providers and we'll show you which plans cover them

Add prescription drugs

Add your prescription drugs and we'll show you which plans cover them.

- This is an example of using all of your APTC
- Not everyone will qualify for zero premium, zero deductibles, or zero out of pocket costs
- It is based on income levels



CATASTROPHIC INSURANCE

DOMESTIC VIOLENCE & TRAFFICKING SURVIVORS

Employment Not Required: Survivors don't need to be employed to qualify.

Hardship Application: Apply using the hardship form to obtain insurance without current employment, suitable for those in shelters or without a permanent residence.

Privacy and Safety: Apply independently without contacting your abuser. Documentation like social security cards, bank information, tribal enrollment documents, and any IDs can be bypassed or handled securely.



DOMESTIC VIOLENCE & TRAFFICKING SURVIVORS

Affordability Exemption Form: Fill out to determine eligibility for the lowest-priced coverage available.

Hardship Exemption Form: May qualify if financial hardships or special circumstances prevented access to needed healthcare



Here are the examples of hardships you can apply for

Hardship number	Category	Examples of documentation
1	You were homeless.	None
2	You were evicted or were facing eviction or foreclosure.	Eviction or foreclosure notice. The document must show that the event happened in this calendar year or up to two calendar years prior.
3	You received a shut-off notice from a utility company.	Shut off notice from an electric, water/sewer, or gas utility company that says service has been or will be shut off. The document must show that the shut off happened in this calendar year or up to two calendar years prior.
4	You recently experienced domestic violence.	None
5	You experienced the death of a close family member.	Death certificate, death notice from newspaper, funeral service program, funeral expenses, coroner's report, military notification of death, or other official notice of death. The document must show that the death happened in this calendar year or up to two calendar years prior.

Out-of-State Care: Private health insurance only guarantees out of state care in the event of an emergency (ER visit).

Education on Travel Restrictions: Inform relatives about travel restrictions and coverage when moving out of the service area.

BENEFITS OF ENROLLING IN A QUALIFIED HEALTHCARE PLAN

Increased PRC Funds

More funds available for helping tribal members.

Meet Healthcare Needs

Encourages investment in the Marketplace for those who can afford it, ensuring healthcare needs are met.

Enhanced Clinic Resources:

Visits to tribal clinics or hospitals can be billed to insurance, increasing resources available for the clinic.

Insurance Coverage

Insurance pays for services instead of relying on (PRC).

The background is an abstract, textured composition. It features a central, dark silhouette of a person standing with arms slightly outstretched. The background is a mix of warm, earthy tones: yellows, oranges, and browns, with some cooler, muted green and blue areas. There are numerous vertical and horizontal streaks, splatters, and brushstrokes, giving it a layered, painterly appearance. The overall effect is one of depth and complexity, with the central figure acting as a focal point amidst the chaotic yet harmonious colors.

7 Important Facts about Indian Health Service and Health Insurance

FACT #1: IHS is not health insurance

FACT #2: Even people eligible for IHS need insurance

FACT #3: You'll pay little or nothing

FACT #4: Marketplace plans, Medicaid, and CHIP are not welfare

FACT #5: You can stay with your Indian health clinic, get health care somewhere else, or both

The background is an abstract painting with warm, earthy tones of brown, tan, and ochre. It features vertical brushstrokes and splatters of red and dark brown paint. In the center, there are dark silhouettes of three people standing on a beach, looking out at a calm body of water that reflects the sky and the figures. The overall mood is contemplative and serene.

FACT #6: You won't have to wait
to sign up

FACT #7: Even though health care
is a treaty right, you should still
get insurance

The background is an abstract, textured surface with warm, earthy tones of beige, tan, and light brown. There are vertical streaks and splatters of color, including some reddish-brown and muted green. In the center, there is a faint, dark silhouette of two people walking away from the viewer, which is reflected below it, suggesting a body of water or a mirror-like surface.

Market Place Screening Tool

<https://www.healthcare.gov/see-plans/#/>

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