



ITU TRAINING

HOSTED BY NIHB

# Tribal Outreach and Education

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**NIHB Mission:** Established by the Tribes to advocate as the united voice of federally recognized American Indian and Alaska Native Tribes, NIHB seeks to reinforce Tribal sovereignty, strengthen Tribal health systems, secure resources, and build capacity to achieve the highest level of health and well-being for our People.



- Troubleshoot challenges for AI/AN individuals, Enrollment Assisters, and others encountered relating to Tribal health insurance access
- Conducts research; provides training, policy analysis, and one-on-one technical assistance for I/T/U staff
- Tribal Healthcare Reform Outreach and Education Policy Program at NIHB is an indispensable role for Indian Country

# What Does Outreach And Education Mean To Indian Country

- **R**each out to Tribal members within the community
- **E**mpower Tribal members
- **A**dvertise to inform Tribal members of your program
- **C**ulturally appropriate education
- **H**ighlight and identify Tribal community needs

# Outreach & Education Responsibility To Indian Country

- Help Tribal citizens enroll in health insurance coverage
- Understand the Indian health care process
- Understand special protections and provisions for American Indians and Alaska Natives
- Provide education to Tribal community on the importance of health insurance

# Best Practice: Community Outreach

- Create partnerships with local organizations who also assist community members
- Local State Medicaid office-Tribal Liaison
- CMS educational materials
- Advertise community outreach events
  - Tribal newspaper
  - Tribal radio
  - Social media



# Best Practice: O&E Strategies

- Presentations
  - Tribal meetings
  - Schools
  - Local agencies
- Partnerships
  - Creating partnerships with existing organizations can help build relationships, tap into services, & referrals
- Informational booth
  - Provides a unique opportunity to connect the community



# Best Practice: Medicaid Retention

- Prepare pre-filled Medicaid renewal application
- Mail patient reminder letter to renew Medicaid
- Provide a monthly gift basket drawing for Medicaid renewal application
- Partner up with community health workers such as PHN, CHR, CHAP, etc.



# Best Practice: Value Of Health Insurance

- Use visuals
  - Medical bills
  - Health insurance cards
  - Health Insurance Marketplace Summary of Benefits
  - List of preventive services
  - Stories of patients who enroll and benefit from health insurance





**Ahéhee'  
(Thank you)**

**Partnering  
with Cover  
Montana**



# COVER MONTANA

## CMS ITU Training

Tierney Queen-Stewart  
Director of Cover Montana

March 20, 2026



Montana Primary Care Association

# Agenda



Cover Montana Introduction



Health Coverage Options – Marketplace, Medicaid



Policy Changes



Q&A

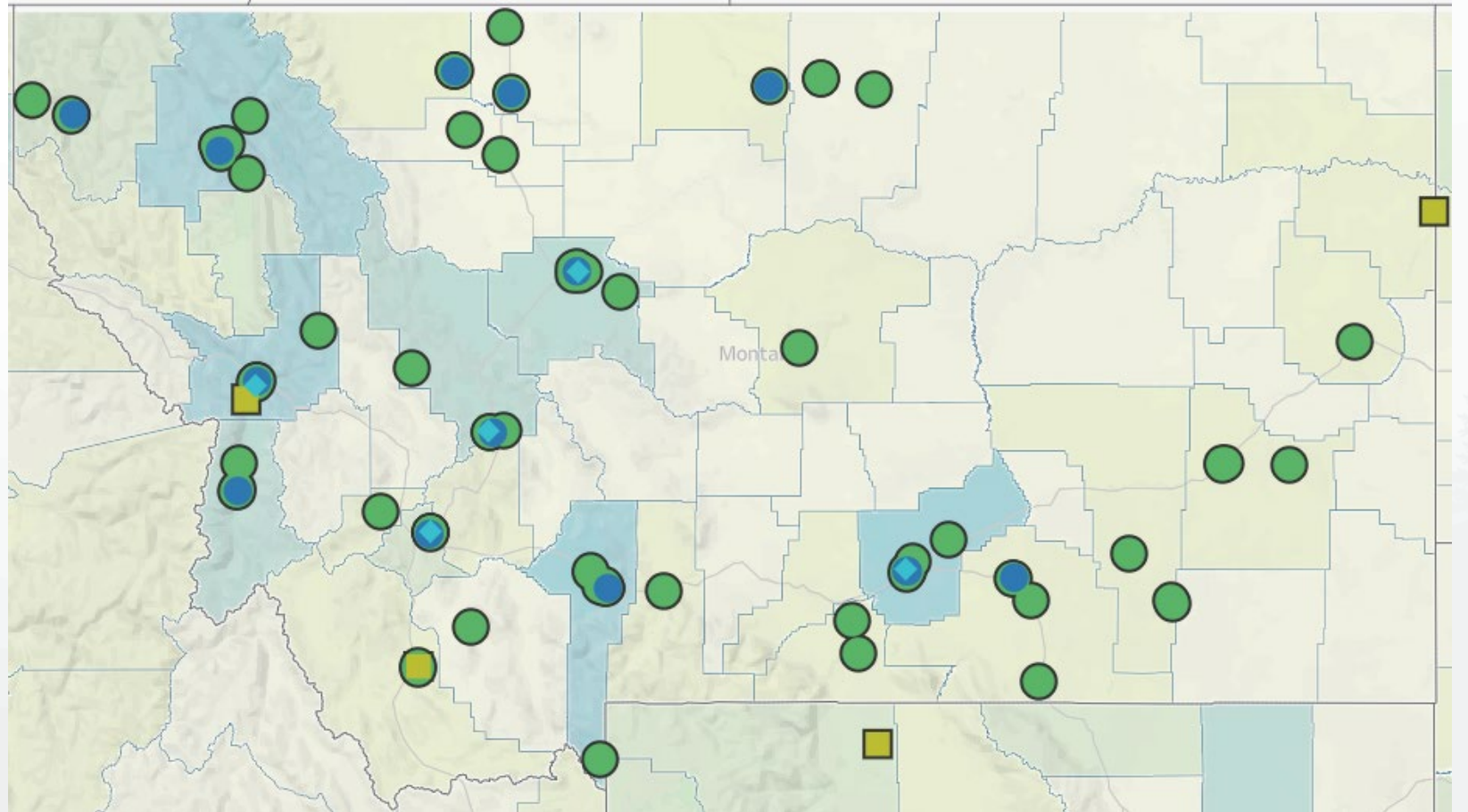




# MPCA

Montana Primary Care Association

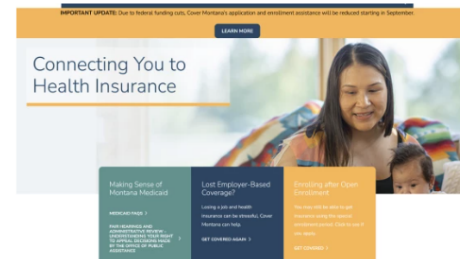
**Our Mission**  
is to promote integrated  
primary healthcare to  
achieve health and well-  
being for Montanans.





# COVER MONTANA

- Statewide training and technical assistance to enrollment Assisters
- Federal Navigator grantee since 2021
- Helpline provides phone and virtual assistance to the public
- Resources, local help directory, and health coverage updates available on [covermt.org](https://covermt.org)
- Outreach events and partnership – 225+ events focused on tribal communities



Montana News

## Health insurance navigator funding slashed as big changes loom

Aaron Bolton, August 12, 2025

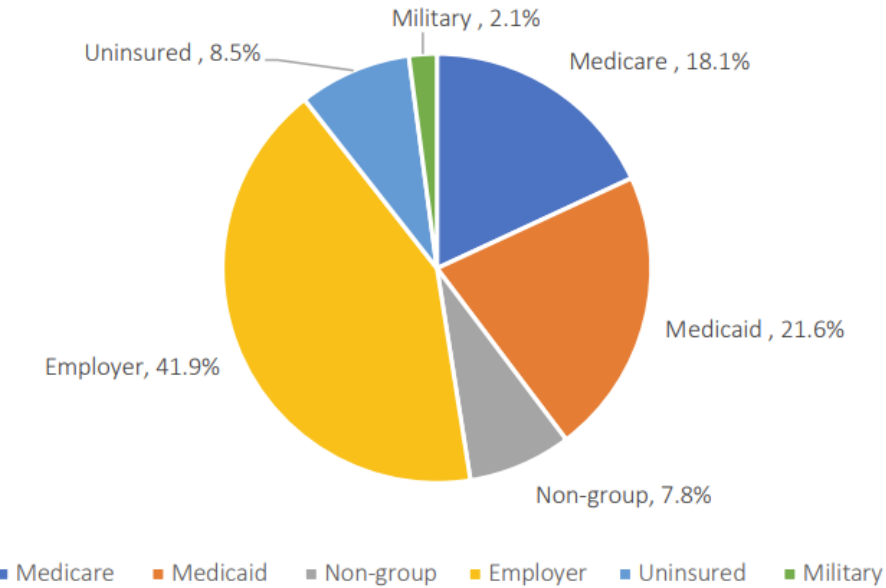
Montanans who need help shopping for health insurance or enrolling in Medicaid may soon be on their own. The Trump administration is cutting federal funding for a service that helped people get insured.

*This work is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$125,000 with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.*



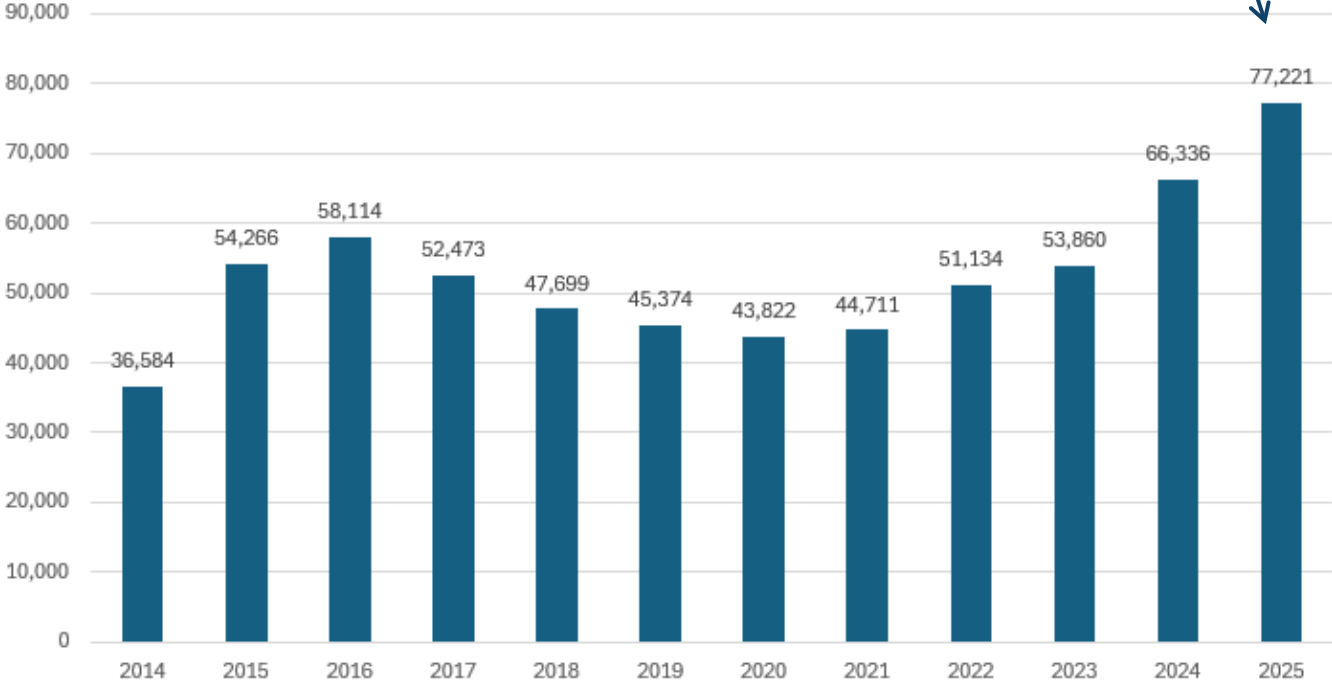
# Health Coverage in Montana

Distribution of Insurance Coverage in Montana (2023)



\*Source: KFF, Health Insurance Coverage of the Total Population, 2023

Montana Marketplace Enrollment



# Health Coverage Matters

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More access to  
preventative and  
specialty care

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Better use of PRC  
dollars

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Brings additional  
money into I/T/U  
health system

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Insurance (including Medicaid, Medicare, and private insurance) is an important funding source for services provided to American Indian people by IHS, tribal, urban Indian, and private clinics and hospitals.

- **Uninsured rates** for American Indian adults **dropped from roughly 40% to 20%** since Medicaid expansion in 2016.
- The federal government **reimburses Montana for 100% of the costs** of Medicaid for services received in or through IHS or tribal facilities.



# Marketplace Insurance

Year-round enrollment for enrolled tribal members

Can be used at I/T/Us and create more choices for providers, hospitals, and specialty care

Households with mixed tribal enrollment status can all qualify for enrollment SEP if they are on one application



# Marketplace Subsidies

## Advanced Premium Tax Credit (APTC)

- Makes monthly insurance costs (premiums) more affordable
- Based on household size and income

## Cost-Sharing Reductions (CSRs)

- Lower or eliminate out-of-pocket costs with insurance
  - Copays
  - Deductibles
  - Coinsurance



# Marketplace Plan Affordability

Up to 138% of FPL

- Likely eligible for Medicaid

138%-300% of FPL

- Zero Cost Sharing Plan

300%-400% of FPL

- Limited Cost Sharing Plan

Household size	100% of FPL	400% of FPL
1 individual	\$15,650	\$62,600
Family of 2	\$21,150	\$84,600
Family of 3	\$26,650	\$106,600
Family of 4	\$32,150	\$128,600



# Marketplace Changes for 2026

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Enhanced APTC expired **but** households still assessed for lower monthly costs

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No changes to SEPs or CSRs for enrolled tribal members

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More verification and documentation may be required for applications

Ex. 35-year-old adult with two children on HMK

Hill County, \$40,000 annual salary

May be eligible for a **premium tax credit:**

You (age: 35)

Based on the income and household information you provided, this group qualifies for an estimated premium tax credit of:

**\$546 per month**

This is an estimate.



# Medicaid Eligibility and Enrollment

AI/AN consumers eligible for Medicaid if they meet household and income requirements

Tribal affiliation and identity included in application – self attestation



Family Size	Montana Medicaid	Healthy Montana Kids
	If your monthly income is at or below this amount and you are between 19 - 64, you may qualify for Montana Medicaid.	If your monthly income is below this amount, your kids under 19 may qualify for Healthy Montana Kids.
1	\$1,800/mo	\$3,404/mo
2	\$2,432/mo	\$4,600/mo
3	\$3,065/mo	\$5,796/mo
4	\$3,697/mo	\$6,993/mo
5	\$4,330/mo	\$8,189/mo
6	\$4,962/mo	\$9,385/mo



# Medicaid Policy Updates



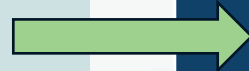
Federal Legislation –  
HR1/BBB



Redeterminations



Montana State Plan  
Amendment (SPA)



Community Engagement (CE)  
Requirements



# Who Will Changes Impact?

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AI/AN Medicaid enrollees are **exempt** from six-month redeterminations **and** community engagement requirements

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Important that applications and renewals include tribal identity and enrollment information

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Households with mixed tribal enrollment status may have people subject to changes

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# Medicaid Help for Patients and Clients



1. Make sure the OPA has the most up-to-date contact information for all people enrolled in Medicaid and Healthy MT Kids on an ongoing basis: [Medicaid Change of Address Form: DPHHS \(accessgov.com\)](#)



2. Help patients create accounts on [apply.mt.gov](#) (SSP), **link their cases** and **sign up to receive notification via both email and mail**



3. Locate upcoming renewal dates for patients and clients in SSP during appointments – **focus on those with renewals in July-September of 2026**



4. Become authorized representatives for cases to assist with navigating administrative barriers\*



5. Help people report changes, renew benefits, and proactively gather documentation



6. Request extensions if needed for requests for documentation or information **before the deadline**

<b>Eligibility Information</b>	
Individual:	
Type of Assistance:	ACA Adult - Medicaid
Case #:	
Next Review Date:	01/31/2026
<b>Issuance Information</b>	
Benefit Month:	05/01/2025
Program Name:	Health Coverage Assistance
Coverage Level:	Full
Date Issued:	04/25/2025
Incurment:	
Premium Amount:	



# Cover Montana Services



Virtual Marketplace and Medicaid assistance via Helpline and Online Appointments



Cover Montana webinars and annual Cover Montana Virtual Summit



Training and technical assistance – including 1:1 or small group



Outreach and educational resources



# Trainings & Resources

Cover Montana Monthly Webinar – April 16<sup>th</sup> @ 11:00 AM

## Medicaid Trainings – MPCA Resource Library

- MAGI 101
- MAGI 201

## Resources

- SSP Guide
- Updated outreach materials – to come!



**Changes are coming to Medicaid & Healthy Montana Kids.**  
*Don't risk losing your coverage. Update your contact information.*

**Need help?** Cover Montana can update your contact information and answer questions. Call (844) 682-6837.

**COVER MONTANA**  
(844) 682-6837 | covermt.org

This publication is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government. Cover Montana is a project of the Montana Primary Care Association.



## Self-Service Portal (SSP) Guide for Medicaid

Tips for using Montana's online public benefit portal [apply.mt.gov](https://apply.mt.gov)

This resource was created in July 2025 and reflects information available at that time but may not include future changes to application or case management processes. This work is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, Montana DPHHS, or the U.S. Government.

### Troubleshooting & Tips

If you encounter issues with your SSP account creation, login, or verification process, you can get help by contacting [hssspapplicationcustomersupport@mt.gov](mailto:hssspapplicationcustomersupport@mt.gov).

Okta account creation instructions can be found online [here](#).

You can find step-by-step instructions for navigating the different functions of the SSP by clicking the "help" button on [apply.mt.gov](https://apply.mt.gov).

If your browser closes or times out in your SSP account, you may have to login again. Return to [apply.mt.gov](https://apply.mt.gov) and sign in to your account again. Your progress on an application should be saved.

If you created an online account for Medicaid before DPHHS transitioned to using Okta, you may need to create a new account.

If you are accessing the SSP on your mobile device, scroll to the bottom of the page to click on "Desktop Version" to access the login features.

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# Community Assister Portal

Coming in May 2026 – Enhanced SSP Functionality

Increased access to online applications, case information, renewals, and case management

- Review case statuses
- View mail and requests for information
- View action items for cases
- Submit new applications and renewals
- Update contact information
- Upload documentation\*



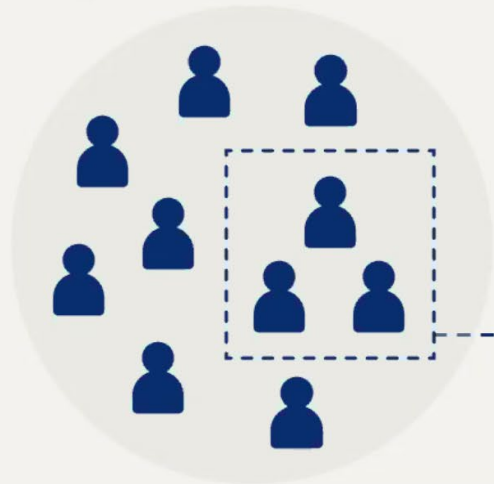
## Beneficiary Advisory Council (BAC)

The BAC is a dedicated forum for **people with lived experience** of the Medicaid program. BAC members must include:

Current and/or former Medicaid enrollees

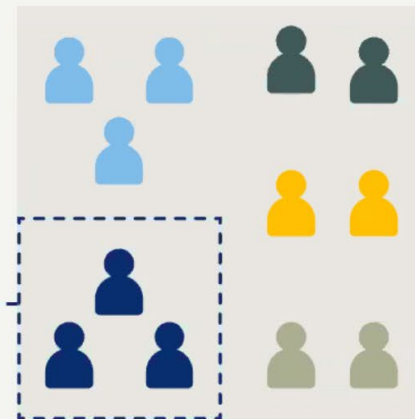
Family members of enrollees

Paid or unpaid caregivers of enrollees



## Medicaid Advisory Committee (MAC)

The MAC is a **diverse group of Medicaid stakeholders** with a wide range of perspectives and experiences. The MAC includes BAC members and at least one representative from each of these categories:



Clinical providers/ administrators

Participating plans/ state associations

Other state agencies as ex officio members

State, local, or community-based organizations

By July 10, 2027, 25% of MAC members must be from the BAC\*



# Questions?

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406-595-2725

