



NATIONAL COUNCIL *of*
URBAN INDIAN HEALTH

PATHWAYS TO
HEALTHCARE COVERAGE

**Navigating Marketplace
Enrollment**

September 12, 2023

1:00 PM - 2:00 PM EDT

ncuih.org/events

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NCUIH

NATIONAL COUNCIL of URBAN INDIAN HEALTH

The National Council of Urban Indian Health (NCUIH) is the national non-profit organization devoted to the support and development of quality, accessible, and culturally-competent health and public health services for American Indians and Alaska Natives (AI/ANs) living in urban areas.

NCUIH is the only national representative of the 41 Title V Urban Indian Organizations (UIOs) under the Indian Health Service (IHS) in the Indian Health Care Improvement Act (IHCIA). NCUIH strives to improve the health of the over 70% of the AI/AN population that lives in urban areas, supported by quality health care centers.



Disclaimer

This event is made possible by the Indian Health Services Cooperative Agreement Funds

Award #H723IHS00007-02-00

FAIN # H723IHS0007

Federal Award Date: 05/08/20223

This event is solely the responsibility of the National Council of Urban Indian Health and does not necessarily represent the views of Indian Health services or the Department of Health and Human Services.



Audio and Visual Recording

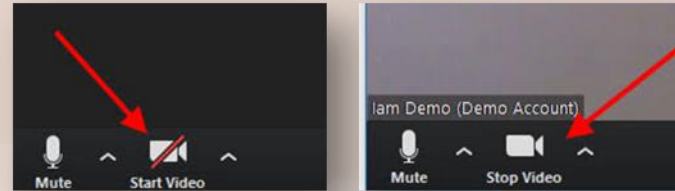
Please note that this session will be recorded for educational and quality improvement purposes.



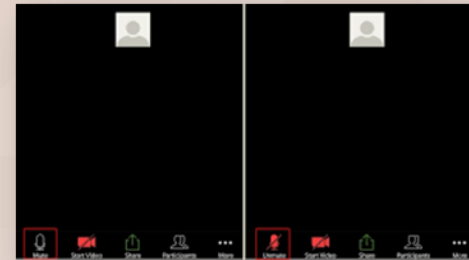


Housekeeping

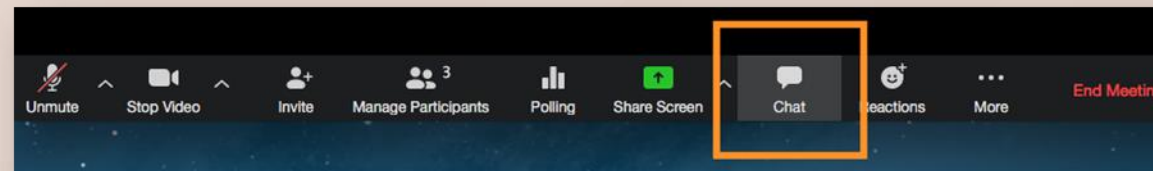
- Please, Turn on Video



- Please Mute Your Microphone When Not Speaking



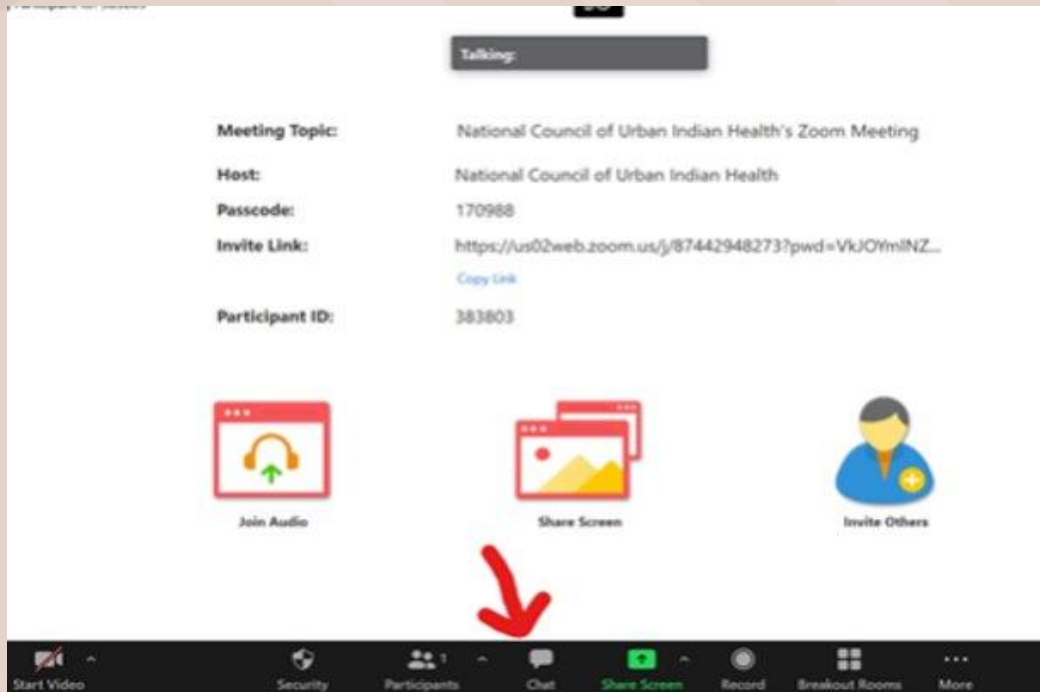
- Please Enter Your Name and Organization in the Chat Box



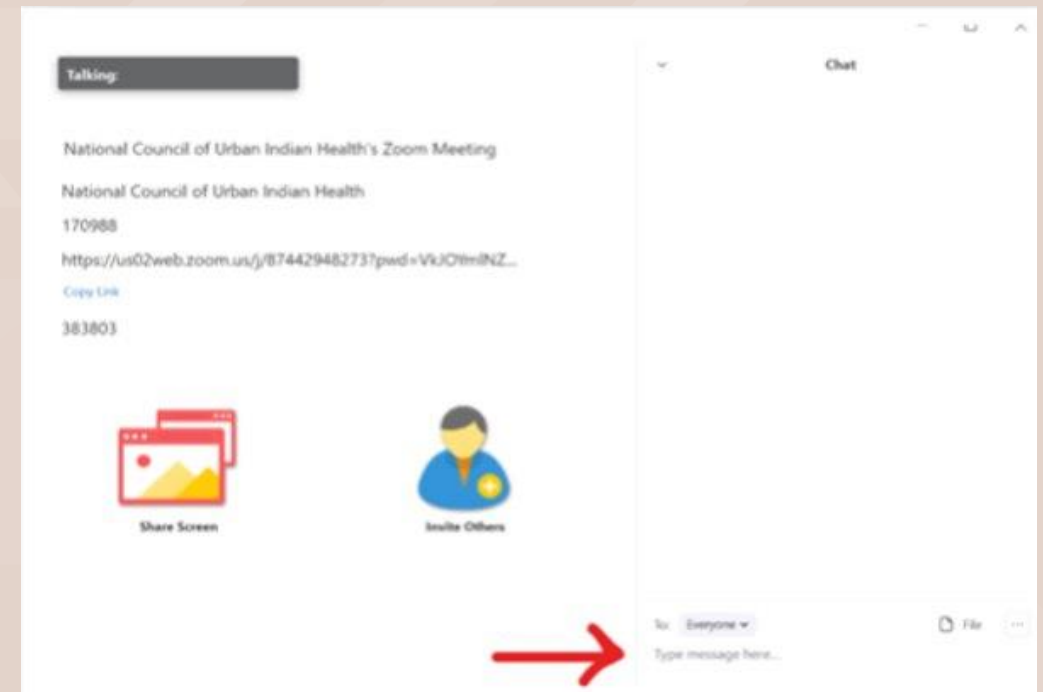


ASK A QUESTION OR COMMENT

First, select “Chat” at the bottom of your ZOOM screen



Then type your question or comment into the chat box that will appear on the right





Knowledge Check Ahead





Learning Objectives

- 1. Understand ACA Enrollment:** Gain a comprehensive understanding of the Affordable Care Act (ACA) and its significance in providing healthcare coverage for individuals and family
- 2. Navigate Enrollment Options:** Learn how to help your community members navigate the various ACA enrollment options, including Health Insurance Marketplaces and Medicaid to find the option that best suit community member needs.
- 3. Master Enrollment Process:** Acquire practical knowledge on the step-by-step process of enrolling, including key dates, documentation needed, and assistance resources available to ensure a successful enrollment experience



Kristen Bitsuie

Tribal Health Care
Outreach and
Education Policy
Coordinator for the
National Indian Health
Board





Navigating ACA Enrollment: Pathways to Healthcare Coverage

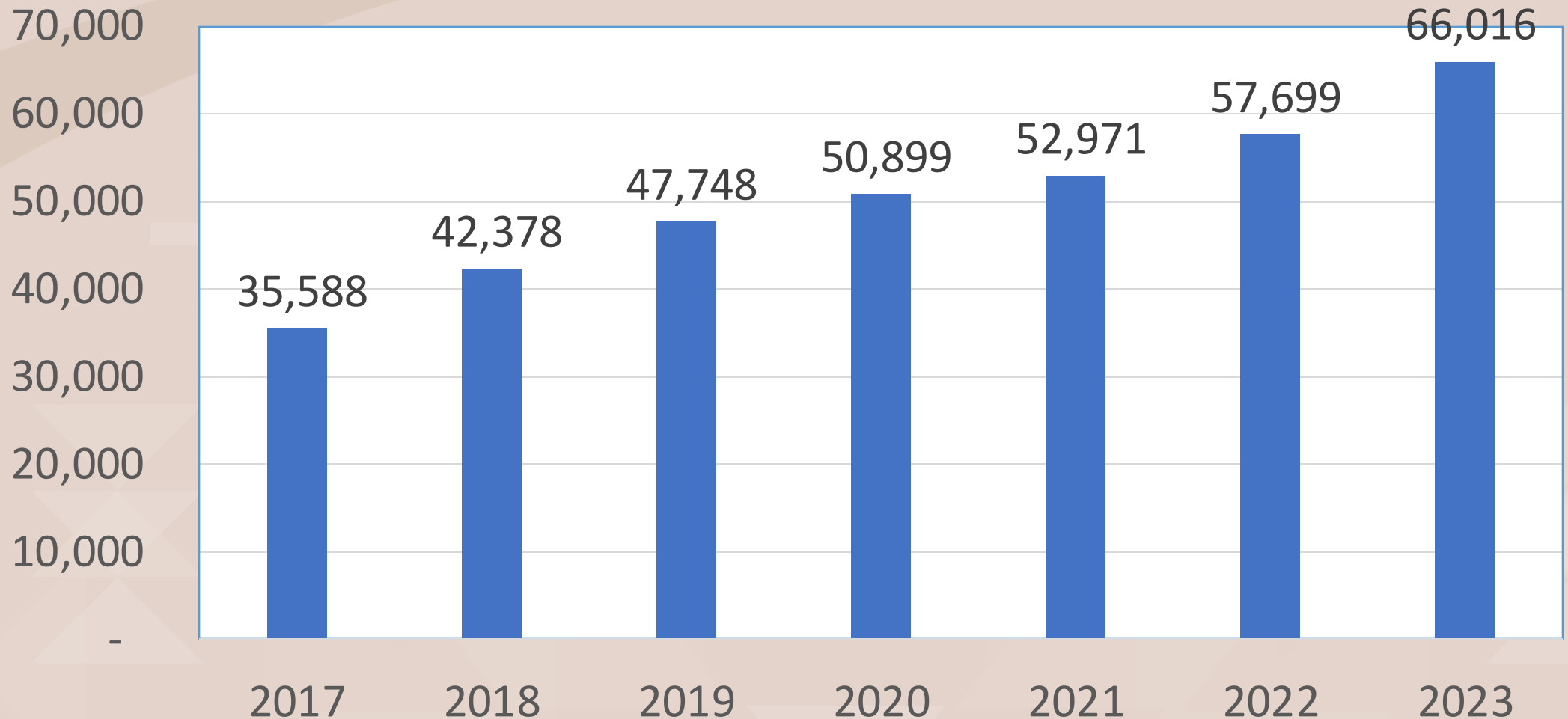
Kristen Bitsuie

National Indian Health Board

Tribal Health Care Outreach and Education Policy Coordinator



AI/AN Marketplace Open Enrollment in the US





Streamlined Application

- One application for Marketplace health plans, Medicaid, and CHIP
 - Premium tax credits and cost sharing reductions
 - Online, by phone, by mail, or in person
- May be able to enroll immediately once eligibility determination is complete
 - Depending on the program for which the applicant is eligible
- You can apply for Medicaid and CHIP at any time
 - At [HealthCare.gov](https://www.healthcare.gov), or
 - Through your state agency



Streamlined Application

- Question: **Are you or is anyone in your family American Indian or Alaska Native?**
- **YES. If yes, go to Appendix B.**

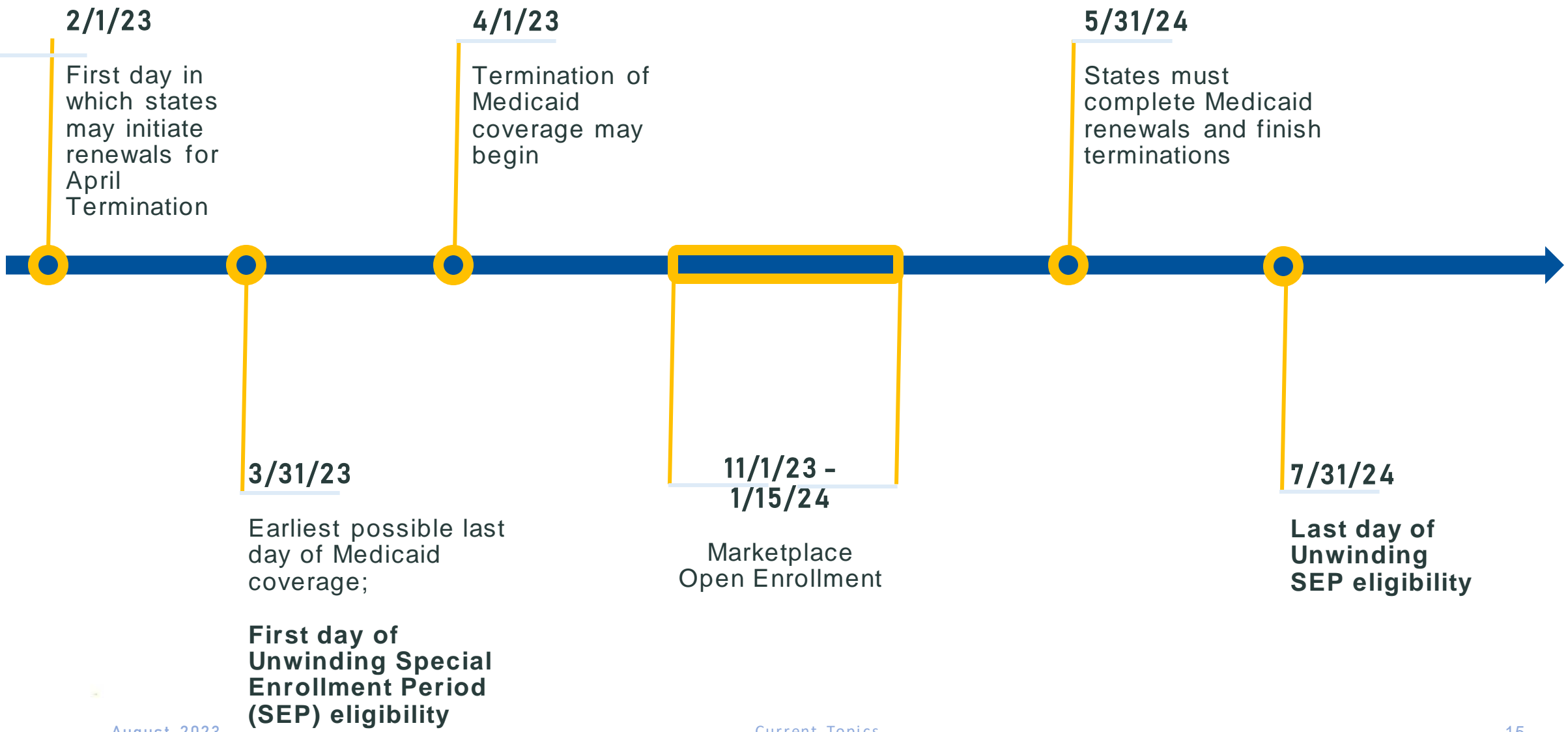


Streamlined Application

- Appendix B

- Information is requested to assure that cost sharing exemptions and income and resources are counted properly for AI/AN.
- Asks AI/AN individual's relationship with Indian Health Care Providers.
- Asks about certain AI/AN Income/Resources that are countable for the Marketplace but not countable for Medicaid.

Transition from Medicaid to Marketplace Timeline Increased Assister Support





Marketplace

- The Health Insurance Marketplace® provides health plan shopping and enrollment services for individuals and families (the individual market), as well as employees of small businesses [the Small Business Health Operations Program (SHOP)] through websites, call centers, and in-person assistance.
- The Marketplace will determine eligibility for:
 - Coverage in Marketplace plans
 - Advance payments of the premium tax credit (APTC) toward monthly premiums
 - Cost-sharing reductions (CSRs) to lower what consumers pay for out-of-pocket costs, like deductibles, copayments, and coinsurance
 - Medicaid and the Children’s Health Insurance Program (CHIP)



Operation of the Marketplaces

- A marketplace can be operated by a state or the Federal Government.
- There are key differences between Marketplace types including:
 1. State-based Marketplace (SBM)
 2. Federally-facilitated Marketplace (FFM)
 3. State-based Marketplace-Federal platform (SBM-FP)



Health Plan Categories

- Bronze level – a health plan that has an Actuarial Value (AV) of 60 percent (Consumers pay 40 percent of costs on average)
- Silver level – a health plan that has an AV of 70 percent (Consumers pay 30 percent on average)
- Gold level – a health plan that has an AV of 80 percent (Consumers pay 20 percent on average)
- Platinum level – a health plan that has an AV of 90 percent (Consumers pay 10 percent on average)

BRONZE
HEALTHCARE
PLAN

SILVER
HEALTHCARE
PLAN

GOLD
HEALTHCARE
PLAN

PLATINUM
HEALTHCARE
PLAN



Who's Eligible for Coverage through the Marketplace

To be eligible for coverage through a Marketplace, individuals and households must:

1. Live in the United States (U.S.) in a state served by the Marketplace where they're applying;
2. Be U.S. citizens, U.S. nationals, or lawfully present immigrants for the entire time they plan to have coverage; and
3. Not be incarcerated (unless pending disposition of charges).



Affordability Program: Premium Tax Credits

- Consumers with certain household incomes who aren't eligible for other qualifying coverage, like through a job, Medicare, most Medicaid coverage, or CHIP, may be eligible for savings through the Marketplace.
- If consumers projected annual household income for the coverage year falls between 100 % and 400 % of the Federal Poverty Level (FPL), they may qualify for a premium tax credit (PTC). Per the Inflation Reduction Act, Congress waived the 400% FPL cap through 2025.

Note:

- PTCs are only available to consumers who enroll in an individual market Marketplace plan through the Marketplace.
- Eligible consumers can use all, some, or none of their PTCs in advance to lower their monthly premiums—these are called advance payments of the premium tax credit (APTC).



Affordability Program: Premium Tax Credits (Cont.)

- Reconciling APTC:
 - The amount of PTC a consumer is eligible for may change throughout the coverage year, if there are changes to the consumer's household income, household size, or other determining factors.
 - It's very important that consumers report life changes to the Marketplace.
 - When consumers file their income taxes, they'll have to reconcile any APTC that were paid on their behalf to reduce their monthly premiums with the amount of PTC they were ultimately eligible for based on their actual annual household income.
- If consumers use APTC in excess of the PTC they are determined eligible for, they may be required to repay all or some of the difference when they file their federal income tax return.
- If consumers use less PTC than they're determined eligible for when they file their federal income tax return, they may receive the difference as a refundable credit.



Cost-Sharing Reductions: Special Benefits for AI/AN Consumers

- AI/AN consumers with income between 100 percent to 300 percent of the FPL can enroll in a “zero cost-sharing plan” through the Marketplace and have no out-of-pocket costs – like deductibles, copayments, and coinsurance – when they get care.
- AI/AN consumers at any income level can enroll in a “limited cost-sharing plan” through the Marketplace. Under this plan, a referral **will be** required from an Indian health care provider to avoid out-of-pocket costs when they receive essential health benefits from a qualified health plan (QHP).
- Limited and zero cost-sharing plans are available to AI/AN consumers in any plan (e.g. bronze, silver, etc.) category.



When to Enroll

- Eligible consumers can enroll in or change Marketplace plans during the annual Open Enrollment Period (OEP) or during a Special Enrollment Period (SEP).
 - Exception: Members of federally recognized Tribes can enroll in the Marketplace or change plans throughout the year, not just during the yearly OEP or during a SEP.
- In the FFM for individuals and families, the OEP starts on November 1 and ends on January 15 the following year.
- In the SHOP Marketplaces, eligible small employers determine their group's annual OEP (for themselves and their eligible employees/dependents).
 - Small employers can generally complete a group enrollment at any point throughout the year.



How to Apply

- **Consumers can apply for Marketplace coverage through:**
 1. HealthCare.gov ([English](#)) and CuidadoDeSalud.gov ([Spanish](#))
 2. Directly through some Marketplace plan issuers
 3. The Marketplace Call Center
 4. Marketplace enrollment assisters
 5. Marketplace-registered agents and brokers, or web-broker sites
 6. Paper Application
- Language assistance is available through interpreters, Call Center support, print, and web resources:
 - Help is available to complete an application.
 - Job aids in 33 languages can be found at: [Marketplace.CMS.gov/applications-and-forms/individuals-and-families-forms.html](https://www.Marketplace.CMS.gov/applications-and-forms/individuals-and-families-forms.html).



Marketplace Call Center

Marketplace Call Center:

Assists consumers in FFMs and SPMs:

1-800-318-2596 (TTY: 1-855-889-4325)

Customer service representatives are available 24/7

Help with eligibility, enrollment, and referrals

Assistance in English and Spanish

Oral interpretations in 240+ additional languages

State Based Marketplaces have their own call centers



In-Person Assistance

- In-person assisters may provide face-to-face, one-on-one assistance to applicants and enrollees submitting Marketplace eligibility applications in their FFM service area.
- Marketplace-approved in-person help is available through several programs to help consumers with the process of applying for enrolling in health insurance coverage, including:
 1. Navigators
 2. Certified Application Counselors
 3. Agents and Brokers
- Consumers can use the [Find Local Help tool \(LocalHelp.HealthCare.gov\)](https://www.localhelp.healthcare.gov) to search for a list of local people and organizations who can help them apply, pick a plan, and enroll in Marketplace coverage.



Certified Application Counselor Designated Organization (CDO) program-Application Process

CMS invites **new applicant organizations** who want to become a CDO for Plan Year 2024 to apply during CMS's Open Season **August 1-December 15, 2023**.

To apply to become a CDO:

1. Access and complete the CDO application at <https://mats.secure.force.com/CDOApplication/>. CMS will review your application and send a determination email with your application status. Please allow up to 10 business days for this review.
2. If CMS approves your application, you must access the CDO Organizational Maintenance Web Form (link provided in approval email) and submit a signed CMS-CDO agreement. CMS will then review your signed agreement and send a determination email. If CMS approves your agreement, you will receive a Welcome Packet email with a unique CDO ID. Please allow up to 5 business days for this review.



More Information About the Marketplace

- Sign up to get email and text alerts at HealthCare.gov/subscribe
- Healthcare.gov/Tribal
- Updates and resources for organizations are available at Marketplace.cms.gov
- [Twitter @HealthCareGov](https://twitter.com/HealthCareGov)
- Facebook.com/Healthcare.gov?_rdr=p
- YouTube.com/playlist?list=PLaV7m2-zFKpgZDNCz7rZ3Xx7q2cDmpAm7



Helpful Resources

- **Link to AI/AN Trust Income and MAGI Fact Sheet:**
<https://www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/Downloads/AIAN-Trust-Income-and-MAGI.pdf>
- **Cost Sharing Protections Brochure:**
<https://www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/Downloads/Understanding-Cost-Sharing-brochure.pdf>
- **Medicaid Application (see Appendix B):**
<https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf>



Helpful Websites

01

Medicare

[Medicare.gov](https://www.Medicare.gov)

02

Medicaid

[Medicaid.gov](https://www.Medicaid.gov)

03

Social Security

[ssa.gov](https://www.ssa.gov)

04

Health Insurance Marketplace®

[HealthCare.gov](https://www.HealthCare.gov)

05

Children's Health Insurance Program

[InsureKidsNow.gov](https://www.InsureKidsNow.gov)

06

CMS National Training Program

[CMSnationaltrainingprogram.cms.gov](https://www.CMSnationaltrainingprogram.cms.gov)

07

State Health Insurance Program

[shiphelp.org](https://www.shiphelp.org)



Thank you!

Kristen Bitsuie

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Board

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Enroll in the Marketplace:



For your Yourself



For your Family



For your Community

American Indians and Alaska Natives can
sign up for health insurance all year.

BUT WHY WAIT?

Enroll November 1 through January 31.



“Tell me and I’ll forget. Show me, and I
may not remember. Involve me, and I’ll
understand.” –Native American saying

Questions?





Survey



- https://ncuih.qualtrics.com/jfe/form/SV_43jmtNltDUjShKu



Upcoming NCUIH Events

- September 26, 2 pm: Launching the New HIV/AIDS Resource Guide
- September 28, 2 pm: COL Strengthening Wellness in Indigenous Communities Using the Medicine Wheel: Utilizing Culture in Grant Writing and Programming



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