

Frequently Asked Questions

Alaska's Tribally Sponsored Health Insurance Program

What is Tribally Sponsored Health Insurance?

Tribes and tribal health organizations may now pay for health insurance for qualified Alaska Native and American Indian people. The Alaska Native Tribal Health Consortium offers Tribally Sponsored Health Insurance in Alaska on a limited trial basis.

Why should I have Tribally Sponsored Health Insurance?

Health insurance can help you get medical care when you are travelling or away from tribal health facilities. Health insurance will also pay your Indian Health Service hospital or health clinic for services you get, making more services available for you and all Alaska Native and American Indian people.

Does this affect my current Indian Health Service benefits?

No. You are still able to get all your services at Indian Health Service and Tribal hospitals and health clinics throughout Alaska and the United States. We encourage you to keep using your Indian Health Service hospital and health clinic wherever and whenever possible!

Do I still need to get referrals for care from my Tribal health organization?

Yes. If you are getting care outside of the Indian Health Service system you will still need to get a referral. Without the referral you may be charged for some or all of the services you receive.

How do I qualify?

You and your family are eligible for Tribally-Sponsored Health Insurance if you are eligible for Indian Health Service services; meet the income guidelines in the chart below; and are not covered by or eligible for Medicare, Medicaid (Denali Care), Denali KidCare, Veterans Health, or employer sponsored health insurance.

If your family has:	You are eligible if your income is above this amount	And below this amount.
1 person	\$14,350 a year	\$43,050 a year
2 people	\$19,380 a year	\$58,140 a year
3 people	\$24,410 a year	\$73,230 a year
4 people	\$29,440 a year	\$88,320 a year
5 people	\$34,470 a year	\$103,410 a year
6 people	\$39,500 a year	\$118,500 a year
7 people	\$44,530 a year	\$133,590 a year
8 people	\$49,560 a year	\$148,680 a year

**These numbers continue to go up for families with more than 8 people.*



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Will Tribally-Sponsored Health Insurance cover my family members?

Yes, your family members are eligible for Tribally-Sponsored Health Insurance if they are eligible for Indian Health Service services; meet the income guidelines in the chart above; and are not covered by or eligible for Medicare, Medicaid (Denali Care), Denali KidCare, Veterans Health, or employer sponsored health insurance.

Will Tribally-Sponsored Health Insurance cover my non-Native family members?

Tribally-Sponsored Health Insurance does not have funds to cover non-Native family members. Your non-Native family members may find out they are eligible for other insurance as you go through the Tribally-Sponsored Health Insurance application process.

Do I have to be a shareholder of my Alaska Native Regional or Village Corporation or member of my tribe to be eligible?

No, between November 15 and February 15, anyone who qualifies can enroll.

Outside of those dates, enrollment for Tribally-Sponsored Health Insurance is available to:

- ANCSA shareholders
- Enrolled members of federally-recognized tribes.

How long will the program pay for my insurance?

Tribally-Sponsored Health Insurance is being offered on a trial basis through 2015. ANTHC plans to continue the program after 2015 as long as it is successful.

Will I get help signing up for insurance?

Yes. If you are eligible for Tribally-Sponsored Health Insurance, you will get help from enrollment specialists at Enroll Alaska to apply online at healthcare.gov and enroll.

What do I have to agree to as part of the program?

You will need to fill out forms and applications with your personal information. You need to tell ANTHC about any changes in your income, household, marital status, employment, address, or insurance enrollment or ability to get other coverage. If you are required to, you must file tax returns on time. You must use Tribal health clinics and hospitals for your medical care services whenever possible. You must also agree to help ANTHC evaluate the program, allow ANTHC to withdraw as sponsor, and allow ANTHC to change the program if it is needed.

Will Tribally-Sponsored Health Insurance cost me anything?

No. ANTHC pays your insurance premium. Under the Tribally-Sponsored Health Insurance benefit, Alaska Native and American Indian people will still not have to pay any co-payments or deductibles when seen or referred by Tribal health facilities.



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Is this part of the Affordable Care Act?

Yes, Congress authorized Tribally Sponsored health insurance under the Affordable Care Act (ACA). The law gives Alaska Native and American Indian people an opportunity to get the full range of benefits offered by health insurance coverage, including medical care outside of Alaska.

When will my insurance start?

Your insurance will start 2 to 6 weeks after you finish the healthcare.gov enrollment application.

How do I sign up?

Contact the Family Health Resources offices at participating Alaska Native hospitals and Tribal health clinics to see if you are eligible and get help with enrollment. Regional contacts are listed [here](#).

Where can I get more information?

Contact the Alaska Native Tribal Health Consortium
729-7777 or (855) 882-6842
sponsorship@anthc.org
www.anthc.org/aca



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