

# Total Health Care – Individual Plans

## *Zero cost sharing & limited cost sharing plans – Defined*

### Health coverage for American Indians & Alaska Natives

If your client is American Indian or an Alaska Native, they may have new health coverage benefits and protections in the Health Insurance Marketplace. These benefits and protections may limit or reduce cost sharing required under plans available on the Marketplace. These benefits and protections may be different than what is defined under the standard federal income subsidy programs available for low income constituents. Below is a summary of these qualifications for members who may qualify:

#### **Zero cost sharing plan (Zero CS)**

A plan available to members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders whose income is between 100% and 300% of the federal poverty level and qualify for premium tax credits. People enrolled in this type of plan:

- Don't pay co-payments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan
- Don't need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan
- Can get zero costs sharing with a plan at any metal level on the Marketplace
- Must agree to have their income verified in order to enroll

#### **Limited cost sharing plan (Limited CS)**

A plan available to members of federally recognized tribes and Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders regardless of income or eligibility for premium tax credits. People enrolled in this type of plan:

- Don't pay co-payments, deductibles, or coinsurance when getting care through an Indian health care provider
- Do need a referral from an I/T/U when getting essential health benefits through a Marketplace plan to avoid paying co-payments, deductibles, or co-insurance
- Can get limited cost sharing with a plan at any metal level on the Marketplace
- Don't need to have their income verified in order to enroll

For more information about eligibility and programs available visit:

<https://www.healthcare.gov/american-indians-alaska-natives/coverage/>