



Health Care Reform in Indian Country

Self-Governance Communication & Education

Self-Governance Tribes Striving Towards Excellence in Health Care

American Indian and Alaska Native (AI/AN) Marketplace Enrollment and Cost-Sharing Payments, as of December 2016¹

March 20, 2017

This brief seeks to provide guidance to Tribes on the number of AI/ANs enrolled in Federally-Facilitated Marketplaces (FFMs) as of the end of 2016, as well as the average amount of cost-sharing payments made on behalf of AI/AN enrollees who qualify for Indian-specific protections.

Background

The Health Insurance Marketplace, established by the Affordable Care Act (ACA), allows consumers to compare available health plans, determine eligibility for federal financial assistance (such as premium tax credits), and enroll in comprehensive health insurance coverage. To assist AI/ANs in accessing health care services when enrolled in health insurance through the Marketplace, the ACA established Indian-specific cost-sharing protections, under which AI/ANs who meet the ACA's definition of Indian pay no deductibles, coinsurance, or copayments when receiving essential health benefits.² AI/ANs can enroll in either a zero or limited cost-sharing plan, depending on their income level. The ACA also prohibits health insurers from reducing payments to Indian health care providers (IHCPs) by the amount of any cost-sharing that AI/ANs would have owed without these protections.

AI/AN Marketplace Enrollment

Attachment A below provides data on AI/AN Marketplace enrollment in the 38 states with an FFM. The table shows, by state, the number of AI/ANs who enrolled in a zero or limited cost-sharing plan through the Marketplace, as well as the number of enrollees eligible for services through the Indian Health Service (IHS)³ who enrolled in a plan. As of December 2016, more than 60,000 AI/ANs were enrolled in health insurance coverage through the Marketplace.⁴

Cost-Sharing Payments Made on Behalf of AI/AN Marketplace Enrollees

Attachment B below provides data on average cost-sharing payments made to health plans by the federal government on behalf of AI/ANs who enrolled in a zero or limited cost-sharing plan through the Marketplace in states with an FFM. Nationwide, these payments averaged \$1,988 per health insurance policy per year, or \$166 per enrollee per month.

¹ This brief is for informational purposes only and is not intended as legal advice. For questions on this brief, please contact Doneg McDonough, TSGAC Technical Advisor, at DonegMcD@Outlook.com.

² The definition of Indian under the ACA is a member of an Indian tribe or shareholder in an Alaska Native regional or village corporation.

³ These AI/ANs do not meet the ACA definition of Indian and thus do not qualify for Indian-specific cost-sharing protections.

⁴ An additional 2,541 AI/ANs meeting the ACA's definition of Indian who enrolled in Marketplace coverage did not receive the Indian-specific cost-sharing protections, possibly because of enrolling in a family policy with an individual not eligible for the protections.

Attachment A

Table 1: American Indian / Alaska Natives Receiving "Zero" and "Limited" Cost-Sharing Reductions (CSRs) for Enrolled Tribal Members¹ in Federally-Facilitated Marketplace (as of December 2016) (Suppress Cells<=50)

State	Enrolled with AI/AN Zero or Limited CSR	IHS Eligibles with Coverage through Marketplace	
Alabama	358	146	
Alaska	762	1,053	
Arizona	1,073	306	
Arkansas	499	766	
Delaware	.	102	
Florida	992	2,923	
Georgia	326	1,469	
Hawaii	.	83	
Illinois	334	119	
Indiana	163	984	
Iowa	77	521	
Kansas	840	529	
Louisiana	266	773	
Maine	199	254	
Michigan	1,009	950	
Mississippi	62	1,096	
Missouri	770	136	
Montana	1,013	291	
Nebraska	393	2,853	
Nevada	370	95	
New Hampshire	.	218	
New Jersey	52	157	
New Mexico	903	699	
North Carolina	665	254	
North Dakota	984	270	
Ohio	122	780	
Oklahoma	9,319	967	
Oregon	683	592	
Pennsylvania	168	1,063	
South Carolina	216	594	
South Dakota	755	105	
Tennessee	309	739	
Texas	3,125	4,011	
Utah	845	438	
Virginia	297	1,499	
West Virginia	.	503	
Wisconsin	1,134	99	
Wyoming	191	116	
Total (including suppressed) / average:	29,360	28,553	
			Totals
Adjusted Enrolled (including Enrolled but not receiving 02/03 CSRs) in FFM coverage:	31,901		31,901
Other IHS beneficiaries (non-Enrolled) in FFM coverage:		28,553	28,553
Total Enrolled and IHS beneficiaries in FFM coverage (December 2016):			60,454

¹ "Enrolled" Tribal member is an individual who meets the definition of Indian under the Affordable Care Act as a member of an Indian tribe or shareholder in an Alaska Native regional or village corporation.

Attachment B

Table 2: American Indian / Alaska Natives Receiving "Zero" and "Limited" Cost-Sharing Reductions (CSRs) for Enrolled Tribal Members¹ in Federally-Facilitated Marketplace (as of December 2016) (Suppress Cells<=50)

State	Enrolled with AI/AN Zero or Limited CSR	Average Advanced CSR Payment (per month)	Average Advanced CSR Payment (annualized)
Alabama	358	\$178	\$2,139
Alaska	762	\$426	\$5,118
Arizona	1,073	\$132	\$1,583
Arkansas	499	\$150	\$1,802
Delaware	.	\$196	\$2,355
Florida	992	\$178	\$2,138
Georgia	326	\$159	\$1,910
Hawaii	.	\$125	\$1,498
Illinois	334	\$152	\$1,819
Indiana	163	\$182	\$2,185
Iowa	77	\$183	\$2,192
Kansas	840	\$139	\$1,672
Louisiana	266	\$203	\$2,431
Maine	199	\$170	\$2,046
Michigan	1,009	\$175	\$2,101
Mississippi	62	\$147	\$1,767
Missouri	770	\$177	\$2,129
Montana	1,013	\$192	\$2,310
Nebraska	393	\$181	\$2,167
Nevada	370	\$199	\$2,391
New Hampshire	.	\$129	\$1,553
New Jersey	52	\$158	\$1,891
New Mexico	903	\$129	\$1,551
North Carolina	665	\$217	\$2,603
North Dakota	984	\$146	\$1,747
Ohio	122	\$161	\$1,927
Oklahoma	9,319	\$146	\$1,747
Oregon	683	\$163	\$1,951
Pennsylvania	168	\$132	\$1,579
South Carolina	216	\$184	\$2,207
South Dakota	755	\$186	\$2,228
Tennessee	309	\$156	\$1,875
Texas	3,125	\$150	\$1,799
Utah	845	\$120	\$1,443
Virginia	297	\$145	\$1,740
West Virginia	.	\$193	\$2,310
Wisconsin	1,134	\$217	\$2,607
Wyoming	191	\$248	\$2,981
Total (including suppressed) / average:	29,360	\$166	\$1,988
Adjusted Enrolled (including Enrolled but not receiving 02/03 CSRs) in FFM coverage:			31,901
Other IHS beneficiaries (non-Enrolled) in FFM coverage:			28,553
Total Enrolled and IHS beneficiaries in FFM coverage (December 2016):			60,454

¹ "Enrolled" Tribal member is an individual who meets the definition of Indian under the Affordable Care Act as a member of an Indian tribe or shareholder in an Alaska Native regional or village corporation.