



# 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 2016<sup>1</sup>

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.<sup>2</sup> 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)<sup>3</sup> who enrolled in a plan. As of December 2016, more than 60,000 AI/ANs were enrolled in health insurance coverage through the Marketplace.<sup>4</sup>

### 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.

---

<sup>1</sup> 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.

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

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

<sup>4</sup> 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 Members<sup>1</sup> 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   |               |
| <b>Total (including suppressed) / average:</b>                                       | <b>29,360</b>                           | <b>28,553</b>                                   |               |
|  |   |   | <b>Totals</b> |
| 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        |
| <b>Total Enrolled and IHS beneficiaries in FFM coverage (December 2016):</b>         |   |   | <b>60,454</b> |

<sup>1</sup> "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 Members<sup>1</sup> 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                                   |
| <b>Total (including suppressed) / average:</b>                                       | <b>29,360</b>                           | <b>\$166</b>                             | <b>\$1,988</b>                            |
| 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                                    |
| <b>Total Enrolled and IHS beneficiaries in FFM coverage (December 2016):</b>         |   |  | <b>60,454</b>                             |

<sup>1</sup> "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.