

**TPSP Decision Flow Tool for Tribal Enrollment Staff**

TPSP A1: Primary Enrollee				
1	Eligible Individual?*			
	Yes			No
2	Household income 100% - 400% FPL			Not eligible for TPSP sponsorship
	Yes		No	
3	Enrolled Tribal Member?		Not eligible for TPSP sponsorship	
	Yes	No		
4	Enroll in bronze plan		Enroll in silver plan	
		Bronze Plan AAA		Silver Plan AAA
5	Consider household members under A2			

\* In this example, "Eligible Individuals" include [ ] Service Unit Active Users who are PRC-eligible and who are (1) Enrolled Tribal Members of the Sponsoring Tribe; or (2) dependents of Enrolled Tribal Members of the Sponsoring Tribe. Eligibility for Sponsorship is limited to Eligible Individuals with household income at or below 400% FPL.

Attachment I: Sample Health Plan Enrollment Flow Diagram

TPSP A2: Household Member								
1	Eligible Individual?							
	Yes						No	
2	Same Status as Primary TPSP enrollee (Enrolled Tribal Member or other Eligible Individual)?						Not eligible for TPSP sponsorship*	
	Yes			No				
3	Enroll in <u>same</u> plan as primary TPSP enrollee (in A1)			Enrolled Tribal Member?				
	Bronze plans		Silver plans		Yes			No
4					Enroll in <u>separate</u> bronze plan		Enroll in <u>separate</u> silver plan	
		Bronze Plan AAA		Silver Plan AAA		Bronze Plan AAA		Silver Plan AAA
5	Begin again under A2 for each household member							

\*If the family would like to pay the premium themselves for a non-sponsored family member and HH income is between 100% - 250% FPL, enroll in Silver Plan AAA; if other HH income, choose preferred plan between Bronze, Silver, and Gold. Premiums and out-of-pocket costs vary across plan metal levels. Use HealthCare.gov out-of-pocket cost tool to estimate total costs under each plan.

## Attachment I: Sample Health Plan Enrollment Flow Diagram

### Notes:

1. Tribal Premium Sponsorship Program (TPSP) participants must adhere to the participation requirements contained in the Individual Enrollment Agreement, such as—
  - TPSP participants must not be eligible for Medicare Part A, Medicaid, CHIP, TRICARE, CHAMPVA or affordable employer coverage. Participants can be eligible for, but not enrolled in, veterans' health care programs other than TRICARE and CHAMPVA.
2. TPSP participants must be eligible to enroll in the state's Marketplace (*e.g.*, legal U.S. resident; state resident; not incarcerated).
3. The TPSP provides Sponsorship only to Eligible Individuals.
4. Individuals meeting the eligibility criteria for the Affordable Care Act's Indian-specific benefits are referred to as "Enrolled Tribal Members." Other persons eligible for health care services from the IHS are referred to as "Other Active Users."
5. Under Marketplace coverage rules, Enrolled Tribal Members cannot be enrolled in family coverage with non-Enrolled Tribal Members and receive comprehensive (Indian-specific) cost-sharing protections.
  - If Enrolled Tribal Members are enrolled in a family plan with non-Enrolled Tribal Members, the Enrolled Tribal Members would lose the comprehensive, Indian-specific cost-sharing protections. This is a result of the federal policy whereby individuals in the same family plan are eligible for the LOWEST level of cost-sharing protection for which any individual family member in the family plan qualifies.

HH = Household; FPL = Federal poverty level; IHS = Indian Health Service

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