

Attachment I: Sample Health Plan Enrollment Flow Diagram

TPSP (Tribal Premium Sponsorship Program) Decision Flow Tool for Tribal Enrollment Staff

TPSP A1 - Primary Enrollee*				
1	PRC-eligible Active User?			
	Yes			No
2	Household income 100%-600% FPL?			
	Yes			No
3	Enrolled Tribal member?			
	Yes	No		
3	Enroll in bronze plan	Household income 100%-200% FPL?		Not eligible for TPSP sponsorship
		Yes	No	
4	Selected bronze plan	Enroll in silver plan	Enroll in gold plan	
		Selected silver plan	Selected gold plan	
5	Consider household members under B2			

* In this example, individuals eligible for the TPSP include [] Tribe Active Users who are PRC-eligible and their dependents. Eligibility for the TPSP is limited to eligible individuals with a household income at or less than 600% FPL.

TPSP A2 - Household Member*						
1	Primary enrollee in household (A1) an enrolled Tribal member?					
	Yes				No	
2	Household member same status as primary enrollee?			Household income 100%-600% FPL?		
	Yes	No		Yes	No	
3	Enroll in <u>same</u> bronze plan as primary enrollee (A1)	Household income 100%-600% FPL?		Enroll in <u>same</u> plan as primary enrollee (A1)		
		Yes	No			
4	Selected bronze plan	Household income 100%-200% FPL?		Not eligible for TPSP sponsorship*	Enroll in <u>same</u> silver plan as A1	Enroll in <u>same</u> gold plan as A1
		Yes	No		Selected silver plan	Selected gold plan
5		Enroll in silver plan	Enroll in gold plan			
		Selected silver plan	Selected gold plan			
6	Begin again under A2, step 1 for each household member					

* If the family would like to pay the premium for a non-sponsored family member and HH income is 100%-200% FPL, enroll in selected silver plan; if other HH income, choose preferred plan between bronze, silver, and gold metal levels. 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. Individuals who are not eligible for the Indian-specific cost-sharing protections should not enroll in "family" coverage with individuals who are eligible for the Indian-specific cost-sharing protections, as doing so will negate these protections for all enrollees.

Notes:

1. TPSP enrollees must adhere to the participation requirements contained in the Individual Enrollment Agreement, such as—
 - a. TPSP enrollees cannot have eligibility for Medicare Part A, Medicaid, CHIP, TRICARE, CHAMPVA, or employer-sponsored insurance considered affordable by the Marketplace.
 - b. TPSP enrollees can have eligibility for (and participate in) veteran health care programs other than TRICARE and CHAMPVA.
 - c. TPSP enrollees can have eligibility for employer-sponsored insurance considered unaffordable by the Marketplace.
2. TPSP enrollees must meet all of the requirements for enrollment in the Marketplace (*e.g.*, legal U.S. resident; state resident; not incarcerated).
3. TPSP provides sponsorship only to eligible individuals.
4. Individuals meeting the eligibility criteria for the Indian-specific protections provided under the Affordable Care Act (ACA) are referred to as enrolled Tribal members; other individuals eligible for health services from the IHS are referred to as “other IHS-eligible individuals.”
5. Under Marketplace rules, Tribal members cannot enroll in a family health plan with other IHS-eligible individuals and receive the comprehensive (Indian-specific) cost-sharing protections. (If Tribal members enroll in a family health plan with other IHS-eligible individuals, these individuals qualify for the LEAST COMPREHENSIVE cost-sharing protections for which any individual family member qualifies.)

FPL = federal poverty level; IHS = Indian Health Service

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