

# Health Insurance Marketplace for American Indians and Alaska Natives (AI/AN) and Tribal Sponsorship



**Life's an adventure,  
but your health  
shouldn't be.**

Check out open enrollment  
options on **November 1, 2021**  
through **January 15, 2022.**

Contact your local Indian health  
care provider for more information,  
visit [Healthcare.gov](https://www.healthcare.gov), or call 1-800-318-2596.



**CMS Webinar: Thursday, December 16, 2021**

# 2022 Open Enrollment

- The Open Enrollment period on HealthCare.gov runs from Nov 1, 2021 to Jan 15, 2022
- Consumers who make a plan selection between December 16, 2021 and January 15, 2022 will generally be eligible for coverage that starts on February 1, 2022
- Consumers who are currently enrolled are strongly encouraged to come back and update their information, compare, and pick a plan that best suits their needs

# 2022 Open Enrollment, American Indians, and Mixed Status Households

- Open Enrollment is an important time for enrollment for tribal members who are NOT a member of a federally recognized tribe and mixed status households!
  - Some households consist of both members of federally recognized American Indian/Alaska Native tribes and non-tribal members.
  - If a **federally recognized** tribal member and non-tribal member enroll in the same Marketplace plan the tribal family member will not be able to use the special [cost-sharing savings](#).
  - As such, **federally recognized** tribal members and non-tribal family members with an income under 300% of the Federal Poverty Level should consider enrolling in separate plans if they want to take advantage of all potential savings. Healthcare.gov makes this easy by putting family members into different enrollment groups so that American Indian/Alaska Native family members can get their reduced cost sharing they are eligible for.

# Mixed Status Households and HealthCare.gov

## Application:

There is now updated help text pop up in the application when the individual clicks on this link to “Learn more about the benefits that American Indians and Alaska Natives can get through the Marketplace.”

The screenshot displays the HealthCare.gov application interface. At the top, the 'HealthCare.gov' logo is visible. Below it, a 'Back' button is present. The main heading is 'Household information'. A question asks, 'Is Anton an American Indian or Alaska Native?'. Below the question is a link: 'Learn more about the benefits that American Indians and Alaska Natives can get through the Marketplace.' There are two radio button options: 'Yes' (which is selected) and 'No'. A green 'Save & continue' button is located below the options. At the bottom of the form, there is a field for 'Application ID:'. A footer contains various links: 'All Topics', 'Glossary', 'Contact Us', 'Archive', 'Nondiscrimination / Accessibility', 'Privacy Policy', 'Privacy Settings', 'Linking Policy', 'Using This Site', and 'Plain Writing'. A language selection bar at the bottom lists: '中文', 'Kreyòl', 'Français', 'Deutsch', 'ગુજરાતી', 'हिन्दी', 'Italiano', '日本語', '한국어', 'Polski', 'Português', 'Русский', and 'Español'.

**Learn more about the benefits that American Indians and Alaska Natives can get through the Marketplace** Close

If a person is American Indian or an Alaska Native, they may have health coverage benefits and protections through the Marketplace.

**Extra savings may be available**

American Indians and Alaska Natives may get extra savings. For example, if they're a member of a federally recognized tribe and enroll in a Marketplace plan, they may not have to pay cost sharing and may get monthly Special Enrollment Periods.

**Health services will still be available**

American Indians and Alaska Natives who enroll in Medicaid, the Children's Health Insurance Program (CHIP), or the Marketplace can still get services from the Indian Health Services, tribal health programs, or urban Indian health programs. The results of this application won't change that.

**Households with both tribal members & non-tribal members**

Households with both American Indians/Alaska Natives and non-American Indians/Alaska Natives should enroll in separate plans to take advantage of all potential savings. While households with both American Indians/Alaska Natives can enroll in the same Marketplace plan, they'll lose the special cost-sharing savings for American Indians/Alaska Natives. Learn more later in the application process when choosing plans.

# Mixed Status Households and HealthCare.gov

**Plan compare:**  
Text that was present in the selecting an enrollment group part of plan compare was updated.

## Health plan groups for your household

Based on your application, we put your household members into the groups below. You can choose one plan for everyone, a separate plan for each person, or some other grouping.

[Why change groups?](#)

- To get started with current groups: select **View plans** for a group to get started.
- To change groups: select **Change groups**, make the changes, then **View plans** for the new groups.

You'll select a plan for each group one at a time.

Households with both American Indians/Alaska Natives and non-American Indians/Alaska Natives should enroll in separate plans to take advantage of all potential savings. While households with both American Indians/Alaska Natives can enroll in the same Marketplace plan, they'll lose the special cost-sharing savings for American Indians/Alaska Natives.

### Group: 1

Laura Griffith (Age 31)

[View Plans](#)

### Group: 2

Susan Griffith (Age 32)

[View Plans](#)

[Change Groups](#)

# Help Text Updates Race/Ethnicity

- To encourage consumers, and those helping consumers with the application such as agents/brokers, and assisters, to answer optional questions on race/ethnicity.
- The FFE has updated the help text language in the “Race and ethnicity” section of the application explaining how the information will be used. The help text also still states that the information provided will not impact eligibility, plan options or costs.
- If assisters, agents, or brokers find it difficult to ask consumers about these questions, it may be helpful to share how this information can be used to benefit their communities.
  - Note: It will not be shared with the consumer’s insurance company or any federal agency and is protected information. It will not impact their eligibility for financial assistance or Exchange coverage.

# Help Text Updates Race/Ethnicity

- Race and ethnicity update:

[← Back](#)

## Terry's information

Selecting this person's race and ethnicity helps the U.S. Department of Health and Human Services improve service to all people using the Marketplace. We use this information to make sure everyone gets fair access to coverage. Providing this information won't impact eligibility, plan options, or costs.

### Is Terry of Hispanic, Latino, or Spanish origin?

Optional

Yes

No

[Clear your selection](#)

### What's Terry's race?

Optional. Select all that apply.

American Indian or Alaska Native

Asian Indian

Black or African American

Chinese

Filipino

Guamanian or Chamorro

Japanese

Korean

Native Hawaiian

Other Asian

Pacific Islander

Samoan

Vietnamese

White

Another race not listed above

[Save & continue](#)

# American Rescue Plan

## The American Rescue Plan

- ➔ Better access and affordability of health coverage through the Marketplace
- ➔ Expanded access and eligibility for financial assistance for more consumers
- ➔ Lowers premiums for most people who currently have a Marketplace health plan



# American Rescue Plan and the Marketplaces

- President Biden signed the American Rescue Plan Act of 2021 (ARP) into law on March 11, 2021.
- The ARP expanded the availability of financial assistance for coverage through the Marketplace, making financial assistance available to more consumers and at greater levels. These benefits continue from 2021 into 2022, and are available to eligible new consumers and to consumers returning to the Marketplace to shop for 2022.

# American Rescue Plan and the Marketplaces

## --Lower costs and expanding access

- Under the **American Rescue Plan**:
  - Individuals and families may be eligible for a temporary increase in premium tax credits for plan year 2022, with no one paying more than 8.5% of their household income towards the cost of the benchmark plan or a less expensive plan. Meaning, many consumers will be eligible for higher tax credit amounts to help cover their Marketplace health plan premiums.
  - **Four out of five consumers** will be able find health care coverage for **\$10 or less/month** after premium tax credits

# American Rescue Plan and the Marketplaces

Under the American Rescue Plan there are NO changes to benefits and protections afforded to American Indians or an Alaska Natives

- **AI/AN eligibility for cost-sharing** for zero cost sharing plans (between 100-300% FPL) or limited cost-sharing plans (below 100% and above 300% FPL)
  - Consumers enrolled with zero cost sharing plans won't have to pay any out-of-pocket costs -- like deductibles, copayments, and coinsurance -- when they receive care
  - **Remember:** American Indians enrolled in a U.S. federally recognized tribe who have a household income between 100% and 300% FPL may have to pay premiums. Enrolling in bronze plan will provide the same zero-cost-sharing benefit as a silver or gold plan, but bronze plan premiums usually cost less
- Members of **federally recognized tribes, Alaska Native Claims Settlement Act (ANCSA) shareholders, and non-tribal members who apply on the same application** can enroll in a Marketplace health insurance plan any time, not just during the yearly Open Enrollment Period. You can change plans as often as once a month through a special enrollment period.
  - Enrollment on or before the 15th of any month will provide active coverage on the 1st of the following month (Example: Enroll on or before April 15 for coverage on May 1)
  - After the 15th of any month, coverage will activate on the 1st day of the second month (Example: Enroll July 18 for coverage on September 1)

# 2022 Open Enrollment Period

- On Thursday, December 9, CMS released its first monthly National Marketplace Open Enrollment report. The report indicates that so far, nearly 4.6 million consumers have signed up for coverage through all 51 Marketplaces during Open Enrollment 9 (OE9)
- The report shows net plan selections for OE9 by Marketplace type
  - Consumers residing in the 33 states that use the Federally-facilitated Marketplace (FFM) made over 3,946,000 plan selections as of the fifth full week of OE9
  - Consumers residing in states that operate a State-based Marketplace (SBM) have made 625,373 plan selections as of the fourth full week of OE9

# Enrollment and the Special Enrollment Period 2021

- CMS held a Special Enrollment Period (SEP) during Feb 15 to Aug 15, 2021
- More than 2.8 million people newly gained access to affordable health care under the Biden-Harris Administration through the 2021 SEP on HealthCare.gov (2.1 million) and State-based Marketplaces (738,0000 through 15 states).
- **Approximately 9,400 consumers made a plan selection in one of the AI/AN plan variants during from 2/15-8/15 this year.**

# Marketplace Consumer Assistance: Agents and Brokers and Enrollment Assisters

- Consumers can work with over 56,000 licensed agents and brokers and over 8,000 assisters who are registered with the Marketplace and ready to assist consumers with their application for coverage.
- Consumers can visit [www.healthcare.gov/find-assistance/](http://www.healthcare.gov/find-assistance/) to get help applying for coverage.
- There are two options to receive local enrollment assistance:
  1. Search for a list of agents and brokers or assisters in your area, or
  2. Get contacted by a Marketplace registered agent or broker
- Agent and broker services are generally free to consumers. They must have agreements and are generally paid by insurance companies.
- Assisters provide free support to consumers and are not paid by insurance companies. They help with enrollment into Marketplace plans but also have expertise in providing support to consumers found eligible for financial assistance, Medicaid and CHIP.

# Navigator Grants

- On August 27, 2021, the Centers for Medicare and Medicaid Services (CMS) announced \$80 million in funding for 60 Navigator programs serving consumers in 30 Federally-Facilitated Marketplace (FFM) states for the 2022 plan year.
- This is the largest funding allocation CMS has made available for Navigator grants to date— an eightfold increase in funding.

# Outreach Plan:

## Key Messages:

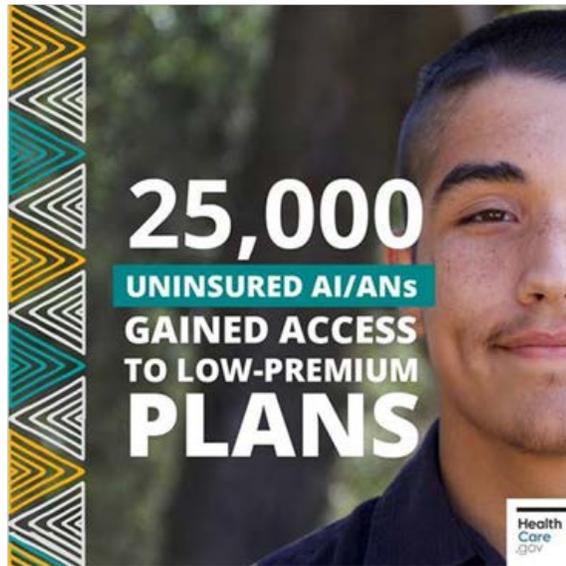
- People seeking health insurance can go to [HealthCare.gov](https://www.healthcare.gov) right now, until January 15<sup>th</sup> during the Open Enrollment Period.
  - If you are in a mixed status household the time to enroll is now!
- 9 out of 10 people who enrolled got financial assistance.
- 3 out of 4 currently enrolled can find plans for \$50 or less.
- Go to [HealthCare.gov](https://www.healthcare.gov) to learn more.
- If you are recently uninsured due to a job loss or between jobs, find a plan at [HealthCare.gov](https://www.healthcare.gov) and keep it for as long as you need it.

# Health Insurance Marketplace Weeks of Action

- American Indians/Alaska Natives/Tribal Week of Action
- December 12 – 18, 2021
- [Partner Tools and Toolkits Page Resources](#)
  - Event in a Box – it is available to everyone and is available at no cost.
    - A conference card is available in five different ethnicities, including [AI/AN/Tribal](#).
  - Virtual Toolkit which includes links to our top resources, including the one above
  - Talking Points
  - Fact Sheets
  - Theme Week Toolkits
  - Social Media – for the Week of Action and for all of Open Enrollment
  - Calendar of Events, including the link to RSVP for the weekly Partner Engagement Zoom Webinar on Thursdays at 3:00 pm ET
  - Champion for Coverage application

# Theme Week Toolkit

## Talking Points and Graphics for the AI/AN/Tribal Week of Action



# Champion for Coverage

- Our goal is to make it **easy for you** to promote the Marketplace Open Enrollment Period.
- We are making it **easy for you** by providing you with **many resources** to help you reach out to those in your community, including resources such as:
  - **Access to order “Event in a Box” physical materials and digital toolkits to host outreach and engagement activities in your community that includes stickers, graphics, conference cards, customized ethnicities, posters, etc.**
  - Talking Points and fact sheets on health coverage and affordability
  - Information about how to connect people to help in their communities
  - Social Media Toolkit to share with your followers
  - Weekly emails and weekly calls with updates with the latest theme weeks, news, and resources to share
  - One page reference sheet that includes a list of valuable resources and where to find them
- All of these resources are at **NO COST** to your organization and **READILY AVAILABLE**.

# Partner Resources

The following resources are/ or will soon be available to help you reach out to uninsured and underinsured individuals in your community.

See our **Partners Toolkits and Educational Materials for**

**more:** <https://marketplace.cms.gov/outreach-and-education/tools-and-toolkits>

- **Theme Weeks**: Theme Weeks are available for each week of the Open Enrollment Period to help Champions for Coverage and other partners focus on certain audiences.
- **Physical Event in a Box**: The physical event in a box includes Marketplace promotional materials such as a welcome letter, fact sheet, customizable conference cards, a poster, and stickers. Boxes can be order in small, medium, and large sizes. Materials are available in English or Spanish (or a 50/50 mix) and some materials you can choose between five different ethnicities. To order a box, please click here: <https://cms.gov.secure.force.com/partner/EBForm>
- **Virtual Partner Toolkit**: The virtual event in a box includes Marketplace promotional materials and customizable materials, both in English and Spanish, as well as in various ethnicities. It also includes talking points, drop-in articles, social media, and other promotional materials.

# Partner Resources continued

- **[Calendar of Events](#)**: The calendar of events includes Theme Weeks, upcoming partner webinars, and other important events.
- **Find Local Help Website** <https://localhelp.healthcare.gov/#/>: Direct consumers to this website to find local Navigators and Certified Application Counselors to enroll in the Marketplace.
- **[List of Champions for Coverage](#)**: Use this file to help identify Champions for Coverage in your community to partner with to further promote the Marketplace.
- **[Navigator Contact Awardees](#)**: Includes Navigators throughout the country that your organization can partner with to help promote the Marketplace.
- **[Reference Sheet](#)**: Includes a list of all available resources, key websites, and core messages.
- **Champions for Coverage Mailbox**: [Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov): Dedicated mailbox for questions or for more information about the Champions for Coverage program.
- **[Champions for Coverage Application Form](#)**: Use this form to apply to become a [Champion for Coverage](#)

# Physical Event in a Box Order Form

- Order Form: <https://cmsfull-cmsgov.cs32.force.com/partner/EBForm> for anyone who would like a box. It is no longer limited to Champions for Coverage.
- Each Event in a Box can be ordered in English, Spanish, or half-and-half mix.
- Boxes can be ordered in small (S), medium (M), and large sizes (L).
- The fillable conference card can be customized with African American, Hispanic, Asian American/Pacific Islander, Native American, or Caucasian/White images or a mix.

# Physical Event in a Box Order Form

- Boxes will consist of the following materials:
- **Welcome Letter (1 copy):** Instructions on how to use the contents of the box
- **Fact Sheet (S,25, M,50, L,100 copies):** <https://marketplace.cms.gov/outreach-and-education/get-covered-a-guide-to-the-health-insurance-marketplace.pdf>
- **Fillable Flyer (S,25, M,50, L,100 copies):** <https://marketplace.cms.gov/outreach-and-education/need-health-coverage-fillable-flyer.pdf>
- **Fillable Conference Card (4x6 size) (S,25, M,50, L,100 copies):** Fillable conference card for contact information for assisters. Includes five images of different ethnicities: African American, Hispanic, Asian American/Pacific Islander, Native American, or Caucasian/White images <https://marketplace.cms.gov/outreach-and-education/marketplace-downloadable-materials.pdf>
- **Conference Card (S,25, M,50, L,100 copies):** <https://marketplace.cms.gov/outreach-and-education/about-the-marketplace-english.pdf>
- **Poster (S,5, M,10, L,20 copies):** <https://marketplace.cms.gov/get-coverage-poster>
- **"Healthcare.gov" Stickers (S,5, M,10, L,20 sheets) (6 stickers per sheet)**
- **"Find Local Help" Sticker (S,5, M,10, L,20 sheets) (6 stickers per sheet)**

# We are here to help: Questions?

## Need More Information?

Email:

[Champion@cms.hhs.gov](mailto:Champion@cms.hhs.gov)