

New Health Coverage Options for Native Americans

Are you a Native American between the ages of 50 and 64?

As we grow older, it is important that we take extra good care of our bodies and minds. Many older adults face conditions that require close attention. By learning about your health condition with a health professional, you can avoid facing the high cost of medical care and live a healthier, happier life.



The Affordable Care Act (ACA) is making the health care system available to millions of Americans who couldn't get health care in the past. While many Native Americans use the Indian Health Service (IHS) to get care, the ACA has new options that may be more beneficial to older adults. **As long as you are a member/descendent of a Federally-Recognized Tribe you can continue to use free IHS services even if you have an additional form of coverage.**

Addressing the Needs of Older Native Americans

We all know the saying "Don't get sick after June." Because the IHS remains underfunded, IHS hospitals often have long wait times and must ration care at the end of the funding period. Many tribal Elders agree that the increasing death rate among Native Americans is due to poor availability of health services. This is not ideal for older adults, who are more likely to develop serious health conditions such as heart disease, stroke, cancer, diabetes, obesity, and arthritis. These types of conditions require specialty services and continuing care that often can't be provided by IHS. **By getting covered, you gain access to hundreds of medical professionals that can provide you with timely, quality care.**

If you make less than \$15,655 a year (or \$1,305 a month) as an individual, you likely qualify for free coverage through Medicaid. If you make more than that amount, you can still get low-cost health coverage and financial help through the New Mexico Health Insurance Exchange. You can find information about these new programs below.

Medicaid Expansion

Medicaid is a public health coverage program that provides **cost-free insurance to low income Americans**. One person making less than \$15,655 a year (or \$1,305 a month) is eligible for Medicaid. If you have a spouse or children you may be eligible for the program even if you make more than \$15,655 a year. You can enroll in the program any time throughout the year. If you are **a)** between the ages 19-64 and **b)** meet household income requirements, you may be eligible for **free health insurance**.

New Mexico Health Insurance Exchange

Those who don't qualify for Medicaid may qualify for coverage through the New Mexico Health Insurance Exchange, which is a private insurance marketplace where you can shop for health coverage and find the plan that best fits your needs. It also offers **financial help that makes coverage affordable**. Through the exchange, you can see the doctors you need.

If you make between \$15,655 and \$46,680 per year (or \$1,305 and \$3,890 per month) as one person, financial help is available to help make coverage cheap. If you have a spouse or children you may be eligible for the program even if you make more than \$46,680 a year. In addition, Native Americans making between \$15,655 and \$35,310 per year (or \$1,305 and \$2,943 per month) as one person don't have to pay anything when they visit a doctor.

Native American Veterans



Native American veterans can use Veteran's Administration (VA) hospitals for service-related care. However, **any non-service-related care falls outside of VA benefits** and veteran's families aren't able to use VA care. This is why many Veterans and their families aren't able to get essential health services when they need them.

The ACA can cover services that the VA and IHS don't provide. Medicaid and the exchange have options that include primary and specialty care of doctors throughout New Mexico. By connecting with the best doctors, veterans can get the care that they deserve.

Who to Call

Enrollment Assistance

NAPPR: 1-855-241-8137

Denied Medicaid? You may

still be eligible Law Access

NM: 1-505-998-4529

Consumer Assistance

Office of the Superintendent
of Insurance: (505) 827-4549

Need more information?

Health Action NM:
(505) 322-2152



Reach out to your tribal leaders to make sure health care is available to all Native Americans.



Health Action New Mexico is a non-profit, statewide, consumer advocacy organization that works to ensure that all NM communities have access to quality, affordable, medical and dental care.

Please contact Health Action NM if you would like copies of the fact sheet for your community:

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