

# American Indian & Alaska Native

fact sheet

**kynect**

Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.



## **If you are an American Indian or an Alaska Native, you may have new health coverage benefits and protections through kynect.**

Some benefits are available to members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders. Others are available to people of Native American descent or who are otherwise eligible for services from the Indian Health Service, a tribal program or an urban Indian health program (I/T/U).

### **What are the special benefits I could receive if I am eligible?**

#### **You may:**

- Enroll in kynect at any time during the year
- Change plans up to once a month
- Pay no deductible, no co-payment and no coinsurance
- Get an exemption from the fee most other people pay for not having health insurance

### **As an American Indian/Alaska Native you are eligible for a Special Enrollment period every month.**

You do not need to wait for Open Enrollment. You can change your plan once a month for any reason. To change your plan when it is not an Open Enrollment period, you need to choose the option "Status as an American Indian/Alaska Native or tribal status." This will let you shop for a plan.

If you enroll in kynect or have a change in plan before the 15th of the month, your new plan will start the next month. If you enroll in kynect or have a change in plan after the 15th of the month, your new plan will not start until the following month. For example, if you change your plan April 17, your new plan will start June 1.

### **Special discounts save on your out-of-pocket costs.**

You may qualify for no cost on your out-of-pocket costs, including deductibles, co-payments and coinsurance. These special discounts are based on your income and your household size. You can also choose any plan level (Bronze, Silver, Gold or Platinum) and receive the special discounts.



[kynect.ky.gov](http://kynect.ky.gov) 1-855-4kynect (459-6328)

INCOME LEVEL	SPECIAL DISCOUNT CATEGORY	OUT-OF-POCKET COSTS
Under \$24,250*	E	\$0 if I/T/U provider \$0 if referred by I/T/U provider**
Between \$24,250–\$72,750	D	\$0 for any provider
Above \$72,750	E	\$0 for any provider \$0 if referred by I/T/U provider

\*Income levels are based on current information from [healthcare.gov](http://healthcare.gov). \*\*You may be eligible for Medicaid/KCHIP which may have different costs.

## Why should I enroll in coverage through kynect?

By enrolling in health coverage through kynect (health insurance plan, Medicaid or KCHIP), you have better access to services that your I/T/U health programs may not provide. **You can keep getting services from your I/T/U health program the same way you do now.**

While you are **not** exempt from paying monthly premiums, you may be able to get **lower** premium costs based on your income. Eligibility for lower costs depends on your income, family size and whether you have access to other health coverage.

## What if someone in my family is not a tribal member?

Your household must enroll together. This will make the nontribal member of your family eligible for the Special Enrollment period. The head of the household does not have to be a member of a federally recognized tribe for the other family members on the same enrollment to have access to the Special Enrollment period.

Family members who are not part of the tribe need to be enrolled in a different health insurance plan. If all family members are on the same plan, no one will be eligible for the American Indian special discounts (Category D or E).

## Will I need my tribal documents when applying for coverage?

Yes, you will need to provide documentation. For Native Americans, it will be a document issued by a federally recognized tribe indicating tribal membership. You apply by filling out Appendix C of the kynect application. It can be found at [kynect.ky.gov](http://kynect.ky.gov) or can be sent to you by calling kynect.

## How do I apply for the Indian health coverage exemption?

You do not have to pay the penalty for not having health coverage. You can either fill out an exemption form or claim the exemption when filing a federal income tax return.

To learn more, go to **[healthcare.gov/search/?q=american+indian+exemptions](http://healthcare.gov/search/?q=american+indian+exemptions)**.

**For more information, please go to [kynect.ky.gov](http://kynect.ky.gov) or call kynect at 1-855-4kynect (459-6328). You can also talk to an insurance agent or a kynector for free and confidential help.**