

Your Health Idaho

Council on Indian Affairs



Tribal Outreach Outline

Marketplace overview

Tribal overview

Completed Tribal engagement

Upcoming Tribal impacts

Next steps and feedback

Affordable Care Act

Why are we here?

In 2010, the Patient Protection and Affordable Care Act was passed into law requiring that all states establish a health insurance exchange by October 1, 2013.

The Idaho legislature voted to create a state-based health insurance marketplace to prevent federal involvement in Idaho.

Today that state operated exchange is known as [Your Health Idaho](#).



Your Health Idaho

By Idahoans for Idahoans



Through Your Health Idaho, Idahoans are able to **Shop, Compare and Choose** the right plan that fits their health needs and their budget.

Idaho's Tribes

What it means for you.



Benefits for Tribal Members

No Healthcare Expenses, Depending on Income

American Indians and Alaska Natives who earn approximately \$70,650 annually for a family of four will not have to pay certain out-of-pocket costs, such as copays, if they buy an insurance plan through Your Health Idaho.

Cost Sharing Reductions Rules for Tribal Members

Cost-Sharing Below 300% Federal Poverty Line

American Indian applicants below 300% Federal Poverty Line are exempt from out-of-pocket costs. They are not required to enroll in a silver plan to qualify for this “no cost-sharing” protection.

Limited Cost-Sharing Above 300% FPL

American Indian applicants above 300% Federal Poverty Line are exempt from cost-sharing for services provided by the Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization or through referral under contract health services.

Benefits for Tribal Members

Enrollment Period

Members of Idaho's tribes can buy or change their health insurance plans at anytime during the year.

Benefits for Tribal Members

Continued Services

Members of Idaho's Tribes may receive or continue receiving services through Indian Health Services, tribal health programs or urban Indian health programs and still be eligible for a plan through Your Health Idaho.

Tribal Engagement Activities

YHI has met with 4 of the 5 Idaho Tribes

- Scheduled with Shoshone-Paiute Tribe next week
- Identified point person within each tribe
- Collaborated with health services

Drafted a tribal consultation policy to each tribe

Shared the In-Person Assistor (IPA) agreement

Tribal Impacts

Next Enrollment Period

- Network adequacy for QHPs
- Selection and modification of a benchmark plan for Essential Health Benefits
- Development of a Tribal Sponsorship Program to group pay premiums for Tribal members
- Implementation of AI/AN benefits and protections Enrollment assistance
- Call center training and procedures to address AI/AN needs
- Payment processes and rates for I/T/U for QHPs
- Communication interface with consumers via website and other materials
- Monitoring performance and outcomes of Exchange policies to assure that AI/AN are appropriately served and confirmed coordination of care between the I/T/U and other providers
- Design of Exchange oversight and quality reporting requirements

Next Steps

Revisions to draft tribal consultation policy

Enter agreements for IPA status

Tribal input on issues agreed upon in consultation policy

Host a tribe specific community event

Questions?

