

## **How Health Reform Benefits You and California's American Indian and Alaskan Native Families**

All American Indians and Alaskan Native Families stand to benefit from the new health care law. This is true whether you are uninsured, have Medi-Cal or Medicare, or private insurance. The new law also **reauthorized and made permanent the Indian Health Care Improvement Act.**

If you have health insurance, you can keep your current doctor and peace of mind, knowing that insurance companies cannot drop or limit your coverage when you're sick and need it. If you're a senior, you'll benefit from Medicare rebates on drugs and free preventive care. If you have no health insurance or it's insufficient to meet your needs, help is on the way. Whether you have insurance or not, the new health care law also promotes healthy living through worksite wellness programs and community grants to increase access to healthy foods and physical activity.

- **If you need insurance – More options for affordable coverage**
- **If you have Medi-Cal or Medicare – Increased access and better services**
- **If you have private insurance – Peace of mind and affordable coverage**

### **If you need insurance – More options for affordable coverage**

By providing more options for affordable coverage, the new health care law will help thousands of American Indian and Alaskan Native families obtain who are currently uninsured get coverage.

- **Exempts Tribes from Taxation:** Tribes can purchase health insurance for their members without taxation.
- **For Young Adults – You Can Stay on Your Family's Plan until Age 26:** Beginning immediately, young adults will be able to stay on their parent's health plan through the age of 26.
- **Medi-Cal Expands to Help You and Your Family:** Starting in 2014, if you make less than \$14,431 as a single adult or \$29,367 for a family of four, you'll be eligible for Medi-Cal.
- **Exempts American Indians and Alaska Natives From the Individual Mandate:** Indian Health Service (IHS) eligible American Indians and Alaska Natives are exempt from penalties for not having meaningful health insurance coverage.



- **Expands Public Health Service Programs:** Tribes and Tribal Organizations are eligible for new public health programs to work on health issues such as obesity, tobacco, diabetes, and pregnancy.

### **If You Have Medi-Cal or Medicare – Increased Access and Better Services**

- **More Doctors and Specialists to Serve You:** Payments to doctors will be increased under the new law. This means there will be more doctors and specialist to serve you.
- **Shorten Wait Times for Services:** More doctors and services will mean shorter wait times for care.
- **Help for Seniors on Medicare:** The law closes the Medicare “donut hole,” helping thousands of American Indians and Alaskan Natives pay for their prescription drugs, starting in 2011. It also provides preventive services for free.

### **If You Have Private Insurance: Peace of Mind and Affordable Coverage**

For American Indian and Alaskan Native families in California who have private insurance, your health insurance will be more secure, affordable, and help keep you healthy.

- **Giving You Peace of Mind:** Health insurers will no longer be able to deny coverage for pre-existing conditions or drop it when you get sick. This provision applies to children starting this fall and to all adults in 2014.
- **No Lifetime Caps on Care:** Starting this fall, the new law prohibits insurers from limiting how much they will have to pay for care. No one will have to worry about losing their house or going bankrupt if you or someone you love gets sick.
- **Putting Prevention First:** All new private insurance plans will have to cover preventive services – such as screenings and tests – for free, starting this fall.

### **Reform reauthorizes and makes permanent the Indian Health Care Improvement Act**

The Indian Health Care Improvement Act (IHCA), the cornerstone of the provision of health care to American Indians and Alaska Natives, was reauthorized and **made permanent** with the passage of national health reform. Major changes and improvements include:

- **Behavioral Prevention and Treatment Programs:** Establishes a continuum of care through integrated prevention and treatment programs to address alcohol and substance abuse problems and the social service and mental health needs of Indian people.
- **Improves Delivery of Care:** Establishes permanent programs for specific diseases, such as diabetes and cancer, while updating and modernizing health delivery services, such as cancer screenings, home and community based services, and long term care for the elderly and disabled.
- **Improves Health Care Infrastructure:** Streamlines care for Indians and Alaskan Natives by elevating the Office of the Indian Health Services (IHS) Director within the Department of Health and Human Services, establishes tribal epidemiology centers as public health authorities to better manage and control disease, and improves access to Indian health data across HHS.