

Tribal Member Options in the Health Insurance Marketplace

Enrollment open all year. Members of federally recognized tribes may enroll in **2021** Marketplace plans any month of the year, and change or cancel their plan at any time. More information at: healthcare.gov/tribal and IHS.gov/aca.

Number of People in Your Tax Household	<i>Certain types of Indian income and resources are not counted. Income from Indian gaming should be reported.</i>			
	<u>Income under 100% FPL</u> <u>◇Limited Cost Share Plans</u> (no APTC discounts)	<u>Income 100% to 300% FPL</u> <u>▲Zero Cost Share Plans</u> Plus <u>■APTC discounts</u>	<u>Income 301% to 400% FPL</u> <u>◇Limited Cost Share Plans</u> Plus <u>■APTC discounts</u>	<u>Income over 400% FPL</u> <u>◇Limited Cost Share Plans</u> Plus <u>■APTC discounts for 2021 and 2022 plan years</u>
1	\$0--\$12,759	\$12,760--\$38,280	\$38,281--\$51,040	\$51,041 and up
2	\$0--\$17,239	\$17,240--\$51,720	\$51,721--\$68,960	\$68,961 and up
3	\$0--\$21,719	\$21,720--\$65,160	\$63,161--\$86,880	\$86,881 and up
4	\$0--\$26,199	\$26,200--\$78,600	\$78,601--\$104,800	\$104,801 and up
5	\$0--\$30,679	\$30,680--\$92,040	\$92,041--\$122,720	\$122,721 and up
6	\$0--\$35,159	\$35,160--\$105,480	\$105,481--\$140,640	\$140,641 and up

Income amounts are 2020 FPLs for 48 states plus DC, used by Marketplace applications starting November 1, 2020 through October 31, 2021.

Income for **self-employed or independent contractors** is usually “net” after business deductions, such as after Schedule C or F on tax return.

◇Limited Cost Sharing Plan Members of federally-recognized tribes enrolled in this type of plan:

- Don’t pay co-payments, deductibles or coinsurance when getting care through an Indian health care provider
- **Do need a referral** from an Indian Health Service, Tribal health clinic or Urban Health program (I/T/U) when getting essential health benefits through a Marketplace plan **to avoid paying** co-payments, deductibles, or coinsurance.
- Can get limited cost sharing with a plan at any metal level on the Marketplace.

▲Zero Cost Sharing Plan Members of federally-recognized tribes enrolled in this type of plan:

- Don’t pay co-payments, deductibles or coinsurance when getting care through an Indian health care provider or when getting essential health benefits through a **Marketplace plan**.
- **Don’t need a referral** from an Indian Health Service, Tribal health clinic or Urban Health program (I/T/U) when getting essential health benefits through a Marketplace plan.
- Can get zero cost sharing with a plan at any metal level on the Marketplace.

■APTC – Advanced Premium Tax Credits help reduce the cost of monthly premium payments for health insurance. APTC discounts may be available for households with incomes above 100% FPL (Federal Poverty Level) when other insurance is not available or offered from an employer, spouse’s job, Medicare, Medicaid, Oklahoma SoonerCare, or some other programs.

Assisters: This page is not intended for consumers. For more information, please contact: Steven B. Goldman, Navigator at Legal Aid Services of Oklahoma stevenBgoldman@gmail.com

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