

# American Indians & Alaska Native FACT SHEET

**NevadaHealthLink.com** is Nevada's official health insurance marketplace. A resource where individuals and families can learn about their health coverage options, compare health insurance plans based on costs, benefits, and other important features, choose a plan, and enroll in coverage. Enrollees may qualify for financial assistance to help cover the costs of their health insurance.



## Why Health Insurance?

You might think, “I have IHS, so I don’t need health insurance,” but Indian Health Service (IHS) and health insurance serve different roles. With health insurance:

- More options for care: Your family gains access to additional treatment options and health services.
- Continued access to tribal health care: You maintain your right to receive care through IHS, tribes, or tribal organizations.
- Protection from high costs: You are shielded from expensive out-of-pocket costs.



## What Does Insurance Pay For?

Health insurance covers a wide range of services, including free preventive care to help you stay healthy, catch illnesses early, and avoid future health issues.

All Marketplace plans include 10 essential health benefits, such as outpatient care, emergency services, prescription drugs, maternity and newborn care, mental health, support for chronic conditions, pediatric services, and more.

## Tribal Partnership Program

1. Application and Enrollment Assistance via the Tribal Exchange Representative (TER) role
2. Administrative Support for Monthly Premium Sponsorship via Aggregated Billing
3. Policy Advocacy and Technical Support for Claims Submissions and Referral Notifications

## Special Protections for Federally Recognized American Indians and Alaska Native Include (AI/AN):

- ✓ Enrollment is available any time of year for tribal members.
- ✓ You may qualify for a premium tax credit that lowers your monthly premium and extra savings when you get care (called “cost-sharing reductions”).
- ✓ Access to a wider range of providers and services — in addition to health care services you get through Indian health care providers, while tribal communities benefit from increased support for their health programs.
- ✓ American Indians and Alaska Natives with federally recognized tribes who enroll in a Marketplace plan can still receive care through the Indian Health Service (IHS), tribal organizations, or urban Indian organizations (ITUs).

## Contact Us

Email [tribalenrollments@exchange.nv.gov](mailto:tribalenrollments@exchange.nv.gov) for more info or to get started on the Tribal Partnership Program.

**800-547-2927**  
**NevadaHealthLink.com**