



Ninilchik Traditional Council  
Governing body of the Ninilchik Village Tribe

**IMPORTANT AFFORDABLE CARE ACT UPDATE FOR TRIBAL MEMBERS**

Starting on January 1, 2014, every American must prove that they have health care coverage under the Affordable Care Act (ACA), also known informally as 'ObamaCare'. Please keep in mind that there are special exemptions, some of which apply directly to Alaska Native and American Indians. ***Alaska Native and American Indians who are members of federally recognized tribes, or who are shareholders of an Alaska Native Village or Regional Corporation, are exempt under the ACA from the requirement to purchase insurance.***

**Members of federally recognized Indian Tribes in the above category have two (2) choices.**

1.) They can apply for an exemption through the Marketplace, thereby completing an application for an exemption that must be filled out and mailed in with supporting documentation, **or 2.) they can simply handle it on their federal tax return in 2015 (for the 2014 tax year). You can ask the IRS for this exemption when you file your federal tax return. You do not necessarily need to fill out the exemption form.**

**Furthermore, Alaska Native and American Indians and Other Individuals who are Eligible to Receive Services from an Indian Health Care Provider, who are not members of a federally recognized tribe or an Alaska Native Village or Regional Corporation, must apply for the exemption through the Marketplace and complete the paper application. You are eligible for the exemption through the Marketplace if you can prove any of the following:**

- Enrollment in a federally recognized Tribe;
- Alaska Native Claims Settlement Act (ANCSA) shareholder status (village or regional), or;
- Eligibility to receive services from an Indian Health Service (IHS) facility/Tribal health care provider

"In order to qualify for this exemption through the Marketplace, Alaska Native and American Indian people will have to apply for the exemption through a paper application process. This paper application can be printed at

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/tribal-exemption.pdf>

When you complete the application, you must send copies of supporting documents, such as:

Preferred documents:

- Tribal enrollment card/letter
- Proof of ANCSA Shareholder Status (Regional or Village)

These documents ensure you qualify for ACA special benefits for Alaska Natives and American Indians

Other accepted documents:

- Certificate of Indian Blood (CIB) card issued by the Bureau of Indian Affairs (BIA)
- IHS Eligibility Letter

*Please do not send originals of these documents as they will not be returned to you.*

Please remember to complete Step 2 of the application for all members of your family, including children. Also, be sure to send copies of the same supporting documents for every member of your family that needs the Indian Status Exemption to avoid a tax penalty.

Within 2-4 weeks of mailing the form, the Federal government will inform you if they need additional information. If you receive this exemption, you will be sent an Exemption Certificate Number that you will put on your federal income tax return. It is important to keep a copy of this Exemption Certificate Number in a safe place for future use. If you do not hear from the Federal Government within 4-6 weeks, contact the Health Insurance Marketplace Help Center at 1-800-318-2596.

Frequently asked questions about the ACA:

Q: What if I already have health care coverage?

A: If you have health care coverage through Medicaid, Medicare, Denali KidCare, Veteran's Benefits or your employer provides health insurance, you have met the requirements of the Individual Mandate and do not need to purchase additional health care coverage to avoid the tax penalty. You do not need to complete the Indian Status Exemption paperwork if you have health care coverage. However, the Indian Exemption is a lifetime exemption.

Q: If I don't buy insurance, will I still be able to get health care services at my IHS/Tribal health facility?

A: Yes, you will still be able to get care at your IHS/Tribal health facility. The health care services

provided at IHS/Tribal health facilities are not changing. However, you will need to apply for an exemption.”

**Remember, if you are a member of the Ninilchik Village Tribe, you can receive your exemption simply by requesting it when you file your federal income tax return. Due to the fact that the exemption was expanded administratively to include other Alaska Native and American Indians who were not enrolled to tribes or Alaska Native Corporations, the individuals in the latter category must fill out the paper exemption. This is why there are two different methods available to tribal members, making it easier to claim the exemption for tribal members as it was written into the original law, and not added or promulgated by administrative action which could be changed in the future.**

**The NTC Offices, Tribal Services Department, and the Ninilchik Community Clinic have applications available and can help you through the exemption process if you choose to apply through the Marketplace. Please contact us if you have any questions. Thank you.**