

Health insurance is good for you, your family and your community

In Washington state, 27 Tribes administer Indian Health Service (IHS) funds and three receive services directly from the Bureau of Indian Affairs (BIA). However, IHS is not health insurance, as it does not pay for health and dental services at non-affiliated clinics or hospitals.

Health insurance helps you protect yourself and your family. Tribal members can sign up for health and dental insurance through Washington Healthplanfinder™ year-round.

How to find help getting health and dental insurance through Washington Healthplanfinder

Tribal Assisters are located around the state ready to help you.

- ▶ If you use a Tribal clinic, IHS or Urban Indian clinic, ask about a Tribal Assister sponsored by that Tribe.
- ▶ [Search Washington Healthplanfinder's Navigator Search for a navigator near you by searching for your Tribe name on the "Organization Name" drop-down menu.](#)
- ▶ E-mail tribal.liaison@wahbexchange.org for more information.

You can also visit wahealthplanfinder.org or call our Customer Support Center at 1-855-923-4633 (TTY/TDD: 1-855-627-9604) to shop, apply and select health and dental insurance plans.



Tribal sponsorship program

A dozen Tribes or Tribal Organizations sponsor health insurance through Washington Healthplanfinder. Tribes make their own decisions about whether they will pay for premiums on behalf of their community and what criteria they will use to determine whether to sponsor premiums. Ask about whether your Tribe offers sponsorship.

Washington Apple Health (Medicaid)

Washington Apple Health is the name for Medicaid in Washington state. Eligibility is based on income. Tribal members eligible for Apple Health can choose to be enrolled in and receive services with their Tribal or Urban Indian clinic in addition to their Apple Health coverage or enroll in a managed care plan. To see if you qualify, complete an application on Washington Healthplanfinder, wahealthplanfinder.org.

Why isn't IHS health insurance?

Although there were provisions for health care for Native people within treaties between the United States government and Tribes, they are insufficient. The Snyder Act of 1921 marked the first federal funding for Native health care, expanded by the Indian Health Care Improvement Act of 1976, which defined the structure of health care delivery for Native Americans. The BIA created the IHS in 1955.

Though this legislation was significant, the language is broad, vague and the acts do not provide resources to Native Americans based on need.

Tribes have several options under IHS. Tribes can:

- ▶ Receive services directly from the BIA;
- ▶ Operate services under P.L. 93-638:
 - Title I – Contract/Grant/Cooperative Agreement
 - Title IV – Compact and Funding Agreement
- ▶ Or a combination of the options above.

Having health insurance is very important and is available to you. It does not just help you; it benefits your community.

Support is available for Tribal members as they apply for health and dental insurance.

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