



# Zero and Limited Cost Sharing Options

## Understanding the Marketplace for American Indian and Alaska Natives

### What is Cost Sharing?

Cost sharing is “out-of-pocket” payments you make for medical services that your insurance does not cover. It’s the portion of the covered service you pay, such as deductibles, copayments, and coinsurances. See page two of this sheet for definitions.

American Indians and Alaska Natives who buy health insurance in the Marketplace may be eligible for cost-sharing options to reduce these costs.

### Calculate Your Income

To determine whether your income qualifies you for cost sharing reductions, review the Federal Poverty Level (FPL) guidelines <https://aspe.hhs.gov/poverty-guidelines>.

### Tribal Health Care and Cost Sharing Reductions

The table gives examples of how income affects cost-sharing reductions based on the FPL Guidelines.

Table 1: 2022 FPL Guidelines for 48 Contiguous States and Washington, D.C.

Number of People in Your Household	100% FPL In household	133% FPL Medicaid Expansion	300% FPL Zero/Limited Cost Sharing	400% FPL Advanced Premium Tax Credit
1	\$13,590	\$18,075	\$40,770	\$54,360
2	\$18,310	\$24,352	\$54,930	\$73,240
3	\$23,030	\$30,630	\$69,090	\$92,120
4	\$27,750	\$36,908	\$83,250	\$111,000
Additional Persons	\$4,720	\$6,277	\$14,160	\$18,880

### Zero Cost Sharing

**Zero cost sharing** for income between 100%–300% of the FPL

- You **do not** have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider or when getting essential health benefits through a Marketplace plan.
- You **do not** need a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan.

### Limited Cost Sharing

**Limited cost sharing** for income below 100% or above 300% of the FPL

- You **do not** have to pay copayments, deductibles, or coinsurance when getting care from an Indian health care provider.
- You **do need** a referral from an Indian health care provider when getting essential health benefits through a Marketplace plan to avoid paying copayments, deductibles, or coinsurance.

## Know your terms

There are a lot of technical terms when it comes to insurance. The word search below can help you learn the terms and their definitions.

- 1. FPL** – Federal Poverty Level, a measure of income issued every year by the federal government
- 2. Cost sharing** – The share of costs covered by your insurance that you pay out of your own pocket (you may qualify for zero or limited cost sharing depending on your income)
- 3. Copayment** – A fixed amount that you pay for a covered health care service
- 4. Premium** – The amount that must be paid for your health insurance or plan – you or your employer usually make this payment bi-weekly, monthly, quarterly, or yearly
- 5. Coinsurance** – Your share of the costs of a covered health care service, calculated as a percentage
- 6. Deductible** – The amount you must spend for health care services that your plan covers before your health insurance begins to pay
- 7. APTC** – Advanced Premium Tax Credit, a federal subsidy that is available to individuals and families who earn less than 400% of the FPL
- 8. Out of pocket** – The portion of the costs that you owe that are not covered by your insurance (copayment, coinsurance, deductible)
- 9. Medicaid expansion** – The expansion of Medicaid eligibility to people with annual incomes below 138% of the FPL
- 10. Marketplace** – As an American Indian or an Alaska Native, you may have new health coverage benefits and protections in the Health Insurance Marketplace

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**FPL** | **Cost sharing** | **Copayment** | **Premium** | **Deductible**  
**APTC** | **Out of Pocket** | **Medicaid Expansion** | **Marketplace**

## For More Information about Cost Sharing

Visit <https://www.healthcare.gov/american-indians-alaska-natives/coverage/>