

2025

Premera health plans

FOR AMERICAN INDIANS AND ALASKA NATIVES

Premera Blue Cross Blue Shield of Alaska has health plans to meet the needs of American Indian and Alaska Native (AI/AN) members of federally recognized tribes. These plans provide access to local and national providers.

Ways to save

If you are an enrolled tribal member and your income is between 100% and 400% of the federal poverty level, you may qualify for savings when you buy a Premera AI/AN health plan through healthcare.gov.

Lower monthly bill

If your income is between 100% and 400% of the federal poverty level, you can get help with your monthly bill. You also can get a tax credit either in advance or when you file your tax return.

No out-of-pocket costs

If your income is at or below 300% of the federal poverty level, you could pay zero out-of-pocket costs—including deductibles, copays, and coinsurance. These costs are waived when you get care from an in-network provider, an Indian Health Service (IHS facility), or an urban Indian clinic. Costs are also waived if you are referred to an out-of-network provider by an IHS or an urban Indian clinic.

Do you qualify?

AI/AN plans are only for enrolled members of federally recognized tribes. Family members who are not enrolled members of a federally recognized tribe may still be eligible for IHS or urban Indian clinic services and can separately purchase other plans from Premera. Their income may also qualify them for a tax credit.

To see if you are eligible for savings, please view the federal poverty guidelines from the U.S. Department of Health and Human Services at aspe.hhs.gov/poverty-guidelines.

Members of federally recognized tribes can buy a plan through healthcare.gov. You don't need to wait until open enrollment.

Know your plan options

Premera offers **gold, silver, and bronze plans** to fit your needs and budget. Metal levels refer to how members and plans split the costs of care. They do not refer to plan quality. AI/AN members may receive cost-sharing subsidies through any metal-level plan.

Premera Preferred, Alaska One, and Standard plans are available to residents of the state of Alaska.

The Alaska One plan does not cover elective abortion.

Get started today

Visit premera.com or call **844-961-9847**.

Premera producers, also known as licensed agents or brokers, can help you select a health plan.