

2024 PREMERA STANDARD HEALTH PLANS

American Indians and Alaska Natives

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

If you are an enrolled tribe member and your income is between 100% and 400% of the federal poverty level, you may qualify for the following savings if you buy a Premera AI/AN standard health plan through the federal exchange.

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 at the time you file your tax return.

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

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—this includes 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.

Members of federally recognized tribes can buy a plan through the federal exchange at any time. You do not need to wait until open enrollment.

What if you have family members who are not tribe members?

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

To find out more about your options:

- Contact Premera at 877-Premera (877-773-6372).
- Talk to a producer, a licensed professional also known as an agent or broker.

Visit premera.com/visitor/summary-benefits-coverage for a Summary of Benefits and a medical glossary. Find out about our privacy policies at premera.com/visitor/privacy-practices or your member rights at premera.com/visitor/quick-help/policies-practices.

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