

Why is health insurance important for Native Americans?

Health insurance coverage is a smart choice.

Here are just a few reasons why it makes sense for you, your family and your community.

- **Native Americans can enroll right now.**
The sooner you enroll, the sooner you can have peace of mind knowing you and your family have expanded access to care.
- **Expanded access to care!** You can get services such as doctor visits, preventative care, emergency room care and prescriptions.
- **Health insurance covers emergency and specialty care** outside of Indian health care systems.
- **Native Americans may qualify for no-cost or low cost health insurance.** Native Americans may not have to pay certain out-of-pocket costs.
- **It supports Indian Health Service (IHS) or Tribal Health Center systems** because health insurance can pay for care received at an IHS facility or Tribal Health Center.

Pre-enrollment checklist:

Make sure you have the following family information needed to apply for a tax credit.

- Dates of birth and social security numbers for anyone applying for insurance.
- Income information. Enter employer and income information for everyone in your household.
- Information about any job-related health insurance available to your family.

Everyone who enrolls in a Qualified Health Plan (QHP) through BeWell has access to a core set of benefits, called Essential Health Benefits (EHBs).

1. Ambulatory patient services
2. Emergency Services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care



**Need help getting started?
We're here for you.**

Call us at **833-ToBeWell (1-833-862-3935)** or visit us online to locate a Certified Assister near you. We'll take you through the process step-by-step, **and our services are completely free.**



BeWell

New Mexico's
Health Insurance
Marketplace

Services beyond Indian Health Service or Tribal Health Center coverage.



Qualified Health Plan Covered Services

This table shows you what healthcare services you can receive, beyond your IHS or Tribal Health Center coverage, when you sign up for health insurance through beWellnm.

Services Covered:	Indian Health Service or Tribal Health Center	Qualified Health Plans
Acupuncture		•
Chiropractic Care		•
Colonoscopy		•
Diabetes Care	•	•
Diagnostic Test (X-Ray/bloodwork)	•	•
Durable Medical Equipment		•
Emergency Care ¹		•
Emergency Medical Transportation		•
Emergency Room ¹		•
Home Health Care		•
Hospital Stay (Facility fee/physician/surgeon fees)		•
Imaging (Ct/PET/MRI scans)	•	•
Lab Services	•	•
Mental/Behavioral Health Services (Outpatient/Inpatient)		•
Nutrition	•	•
Optometry ¹		•
Outpatient Surgery (ambulatory surgery center/physician/surgeon fees)		•
Pediatrics	•	•
Outside Pharmacy (Walmart/Walgreens/CVS etc.)		•
Pregnancy Services (Office visits/Childbirth classes/delivery services)		•
Prenatal Care (Delivery not covered at most facilities ²)	•	•
Preventive Care/Screening/Immunizations	•	•
Primary Care	•	•
Public Health Nursing	•	•
Radiology (Not available at all facilities)		•
Rehabilitation/Habilitation Services	•	•
Skilled Nursing Care	•	•
Specialist Visits	•	•
Substance Abuse Services (Outpatient/Inpatient)	•	•
Urgent Care		•
Women's Health	•	•

¹ Not covered at most facilities under IHS
² Delivery not covered at most facilities under IHS