

Important Health Insurance Information for Native Americans



What is Health Insurance?

Health insurance is a type of insurance that covers some or all your medical expenses.

Types of Insurance

Employer-Sponsored

Health insurance provided to employees and dependents by their employer.

Medicaid

In New Mexico, Medicaid is known as Turquoise Care. It provides federal and state funded health insurance to low-income individuals, including families and children, pregnant women, older adults, and people with disabilities. All Native Americans have the option to enroll in either Turquoise Care (managed care) or Fee-For-Service Medicaid.

Medicare

Federal health insurance for most people aged 65 or older and people under 65 years old with certain disabilities.

BeWell

New Mexico's health insurance marketplace helps people who **do not** qualify for employer-sponsored, Medicaid or Medicare shop and enroll in affordable, reliable health insurance. **Native Americans can enroll anytime during the year.**

What You Need to Apply for Health Insurance Through BeWell

- Dates of birth and social security numbers for anyone applying for insurance.
- Income information for everyone in the household.
- Information about job-related health insurance available to your family.
- Information about how you file your taxes.

How Does Health Insurance Help Native Americans?

- Health insurance covers emergency and specialty care outside of Indian Health Service (IHS).
- It provides access to additional doctors outside of IHS.
- It pays IHS or tribal health clinics for care they provide to the community.

Comparing Coverage: IHS vs. Health Plans Available Through BeWell

Services Covered	IHS ¹	BeWell
Ambulance*		✓
Colonoscopy		✓
Diabetes care	✓	✓
Durable medical equipment (canes, walkers, wheelchairs)		✓
Emergency room*		✓
Hospital stay*		✓
Lab services (blood work)	✓	✓
Mental health services (individual and family counseling)*		✓
MRI/PET/CT (imaging)	✓	✓
Optometry (eye glasses, eye exams)		✓
Outpatient surgery		✓
Pediatrics (children ages 0-18)	✓	✓
Pharmacy (Walgreens/Walmart/CVS)*		✓
Physical, occupational and speech therapy	✓	✓
Pregnancy services (check-ups/classes/delivery)*		✓
Preventative care (physicals, exams, shots, check-ups)	✓	✓
Primary care (cold/fever/flu)	✓	✓
Specialist visits (cardiology, dermatology, etc.)	✓	✓
Substance abuse services (drug and alcohol)	✓	✓
Urgent care (same-day care)*		✓
Women's health (breast exams/Pap smears)	✓	✓

*Availability of these services at IHS facilities may vary by location.

Need Help Getting Started?

- **Enroll in a BeWell Plan:** Call 1-833-862-3935 or apply online at [BeWellnm.com](https://www.bewellnm.com)
- **Have Questions? Free Help is Available**



Connect with a
Native American
certified assister.

¹ Indian Health Service. (n.d.). Health care services. U.S. Department of Health and Human Services.
<https://www.ihs.gov/forpatients/healthcare/>