

Your family deserves to be healthy

Whether you are able to get your family health coverage through an employer-sponsored plan or by enrolling in a plan on the Health Insurance Marketplace, health insurance is an important part of making sure your family gets the medical care they need. Get them insurance today!

Employer-sponsored health insurance

- Is paid for by a business on behalf of its employees
- May be offered only to the employee or to the employee and his or her family (spouse and children)

How much will I pay for insurance?

- Your employer may pay all of the cost or require you to share the cost
- If your employer offers coverage for your family, you may have to pay a higher percentage of the cost than what you pay for your own insurance
- Your employer can provide information about how much you will pay for yourself and your family

Have questions about your employer's plan or signing your family up for insurance?

- Talk to your employer's human resources department,
- Visit your Indian health program,
- Go online to healthcare.gov/tribal, or
- Call 1-800-318-2596

For more information:
Visit go.cms.gov/AIAN



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Employer-sponsored Insurance for You and Your Family

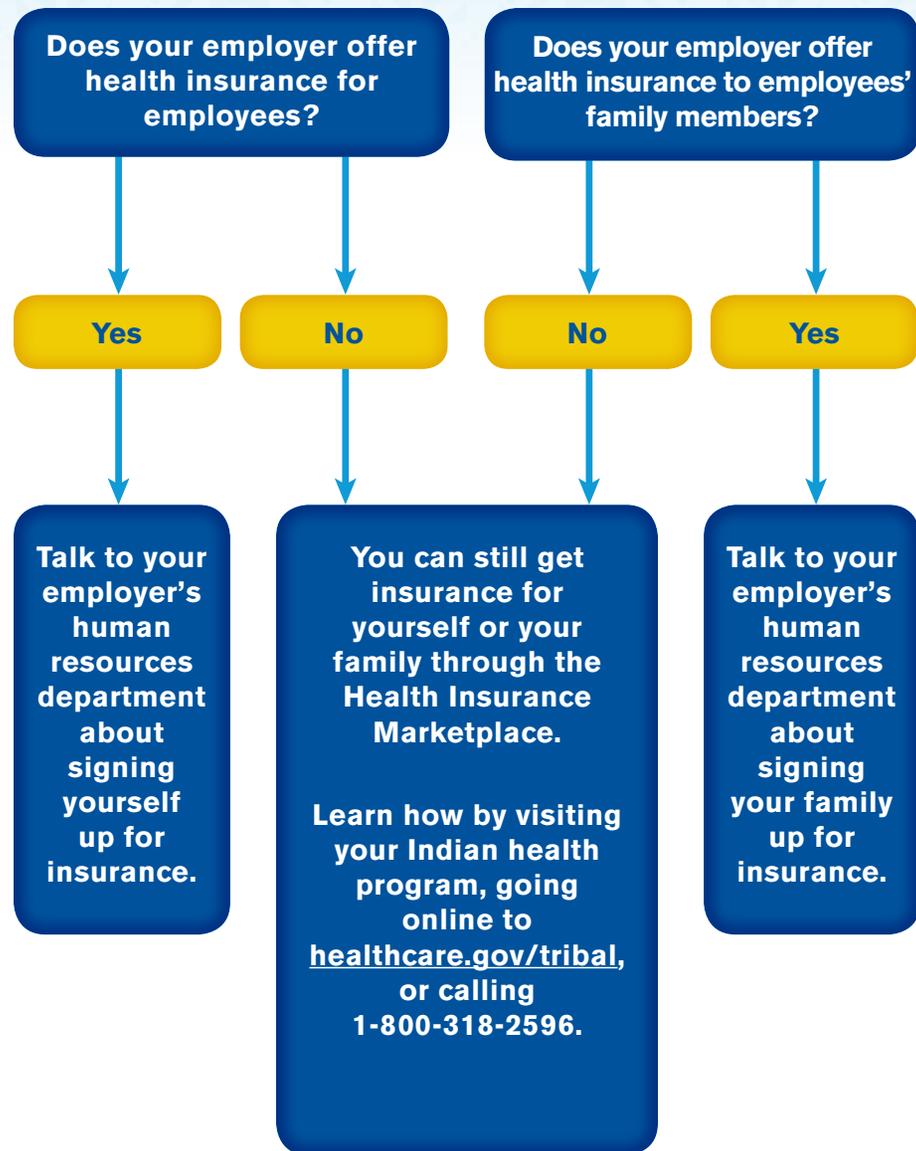
For American Indians and Alaska Natives

- Signing your family up through your employer
- Options for when your employer doesn't cover family
- Understanding what you will pay



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How can I get health insurance for myself and my family?



I have insurance through my employer. What will I have to pay when I get health care?

In addition to the premium price for the insurance, employer-sponsored plans often include other out-of-pocket expenses. These include:

Deductible: The amount you must spend for health care services your plan covers before your plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you spend \$1,000 for covered health care. Deductibles don't apply to all services.

Copayment: A fixed amount you pay for a health care service covered by your plan, for example, \$15.

Coinsurance: Your share of the costs of a covered health care service, for example, 20 percent.

To determine whether you will have to pay any of these out-of-pocket costs, ask yourself these questions:

