

## **Affordable Care Act Deadlines Do Apply to American Indians, But There are Many Exemptions**

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Under the Affordable Care Act, most Americans are now required to either maintain minimum health insurance coverage, get an exemption, or pay a tax penalty.

Many American Indians and Alaskan Natives are exempt from ACA compliance, but they must meet at least one of the following requirements:

- Membership in a federally-recognized Tribe
- Status as an Alaskan Native Claims Settlement Act (ANCSA) corporation shareholder
- Eligible to receive services from an Indian health care provider or IHS.

In addition, if you meet one of these requirements, you must take one of two steps to claim your exemption. If you are exempt from ACA compliance on account of membership in a federally-recognized Tribe or status as an ANCSA corporation shareholder, then you must either submit an exemption application through the federal Health Insurance Marketplace ([healthcare.gov](http://healthcare.gov)) or claim the exemption on your 2014 federal tax return. If you are exempt from ACA compliance on account of being eligible to receive services from an Indian health care provider or IHS, then you must claim a special hardship exemption on your tax return.

If you do not meet one of these exemption requirements (or if you want health insurance coverage regardless of being exempt), you will need to consider your options for coverage and whether enrollment deadlines apply. Health coverage may be available through your employer, through Medicaid, through the Children's Health Insurance Program (CHIP), or through the Health Insurance Marketplace.

Each of these options has an enrollment requirement. If you seek coverage under Medicaid or CHIP, there is no limited open enrollment period, and you can apply for coverage at any time. Your employer's plan enrollment period will be governed by the individual plan guidelines.

Unfortunately, the open enrollment period for this year's Marketplace coverage expired on February

15, and most individuals generally can no longer enroll or change plans. However, members of federally-recognized tribes and ANCSA corporation shareholders are not subject to this rule and can enroll in Marketplace coverage at any time.

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