

Oklahoma SEP & Zero Cost Sharing — One-Page Guide

For citizens of the Cherokee, Chickasaw, Choctaw, Muscogee, Osage, Seminole, Comanche and every federally recognized Oklahoma tribe.

What is the AI/AN Monthly SEP?

Verified American Indian / Alaska Native tribal citizens can enroll in — or switch — a HealthCare.gov Marketplace plan **any month of the year**. You are not limited to Open Enrollment.

Who qualifies

- Enrolled citizen of a federally recognized tribe (Cherokee, Chickasaw, Choctaw, Muscogee, Osage, Seminole, Comanche, Kiowa, Pawnee, Ponca, Otoe-Missouria, and 27+ more Oklahoma tribes).
- Holder of a Certificate of Degree of Indian Blood (CDIB) card.
- ANCSA Alaska Native shareholders.
- Non-AI/AN spouses and children in the household still qualify for premium tax credits.

Documents that unlock the SEP

- Tribal enrollment / citizenship card, OR
- CDIB card, OR
- Letter from BIA, tribe, or IHS confirming AI/AN status.

Enroll in 5 steps

1. Confirm household income vs. 300% FPL (see table).
2. Gather tribal enrollment card or CDIB card.
3. On HealthCare.gov, attest AI/AN status to unlock the monthly SEP.
4. Pick a Silver plan (BCBS OK, Ambetter, UnitedHealthcare, Aetna CVS Health, Oscar) — upgraded to Zero Cost Sharing automatically.
5. Call TXInsurance.com at 800-214-8976 for free licensed help — we verify documents and finish the application with you.

Zero Cost Sharing (ZCS) plans

A Silver plan variation with **\$0 deductible, \$0 copays, \$0 coinsurance** for covered services when household income is at or below **300% FPL**.

2026 Oklahoma income limits (approx.)

Household size	300% FPL / year
1	\$46,950
2	\$63,450
3	\$79,950
4	\$96,450
5	\$112,950

Above 300% FPL: cost sharing is still \$0 for care received through IHS, tribal, or urban Indian health providers (Limited Cost Sharing).

What ZCS covers

- Doctor visits, specialists, labs, imaging.
- Hospital stays, surgery, ER, urgent care.
- Prescriptions (no pharmacy copay).
- Care outside IHS — any in-network Oklahoma provider.

Free licensed help — Cherokee, Chickasaw, Choctaw, Muscogee, Osage & every Oklahoma tribe

Call **800-214-8976** · txinsurance.com/health/native-american/oklahoma

Educational information only — not medical, legal, or tax advice. Plan availability, income limits, and cost sharing are set by CMS and HealthCare.gov and may change. TXInsurance.com is a licensed independent agency; we do not collect Protected Health Information on this page. FPL figures are approximate for the 48 contiguous states and shown for planning only.