

Oklahoma Tribal Member Health Insurance Eligibility Checklist

A self-check guide for American Indian / Alaska Native (AI/AN) monthly Special Enrollment Period and \$0 cost-sharing plans on HealthCare.gov.

Step 1 — Confirm tribal citizenship

You qualify if you are an enrolled member of any of the 39 federally recognized tribes headquartered in Oklahoma, including:

- ☐ Cherokee Nation, United Keetoowah Band, or Eastern Shawnee
- ☐ Chickasaw Nation or Choctaw Nation of Oklahoma
- ☐ Muscogee (Creek) Nation or Seminole Nation of Oklahoma
- ☐ Osage Nation, Ponca, Pawnee, Otoe-Missouria, or Kaw Nation
- ☐ Comanche, Kiowa, Apache, Fort Sill Apache, or Wichita & Affiliated Tribes
- ☐ Any other federally recognized tribe, band, or Alaska Native village
- ☐ Descendant with a Certificate of Degree of Indian Blood (CDIB) card

Step 2 — Gather documentation (any ONE of these)

- ☐ Tribal enrollment or citizenship card
- ☐ Certificate of Degree of Indian Blood (CDIB)
- ☐ Letter from tribe confirming enrollment
- ☐ Bureau of Indian Affairs (BIA) I.D. card
- ☐ Document showing you received services from an Indian Health Service (IHS) or tribal clinic

You do not need to send documents to enroll — keep them on hand in case HealthCare.gov requests verification.

Step 3 — Check the monthly Special Enrollment Period (SEP)

- ☐ I understand the AI/AN SEP lets me enroll or change plans once per month, year-round
- ☐ I do not need a qualifying life event
- ☐ My household members who are not AI/AN can enroll during the same application if I qualify

Step 4 — Check \$0 cost-sharing eligibility

- ☐ Household income is at or below 300% of the Federal Poverty Level (see current-year table)
- ☐ I plan to enroll in a Silver-level Marketplace plan (required for zero cost sharing)
- ☐ I understand \$0 cost sharing means no deductibles, copays, or coinsurance from any in-network provider

Above 300% FPL: you still pay \$0 when using an IHS, tribal, or urban Indian health program — any plan metal level qualifies.

Step 5 — Coordinate with your tribal / IHS clinic

- ☐ I will keep using Cherokee Nation Health Services, Chickasaw Nation Medical Center, Choctaw Nation Health Care, or my current IHS/tribal clinic
- ☐ I understand Marketplace coverage adds specialists, hospitals, and pharmacies on top of tribal care
- ☐ I have my clinic's referral / purchased-referred care contact if needed

Step 6 — Before you enroll

- ☐ List of current prescriptions and preferred pharmacy
- ☐ List of doctors or specialists I want in-network
- ☐ Estimated household income for the coverage year
- ☐ Social Security numbers for household members applying (required by HealthCare.gov, not by this checklist)

Need help? It's free.

Call TXInsurance.com at 800-214-8976 to speak with a licensed Oklahoma agent. We verify your documentation, walk through the AI/AN questions on HealthCare.gov, and compare Blue Cross Blue Shield of Oklahoma, Ambetter, UnitedHealthcare, Aetna CVS Health, and Oscar plans side-by-side. No obligation, no cost.

Privacy: This checklist is for your personal use. It does not collect, transmit, or store any information. Fill it out on paper or on your own device.