



American Indians and Alaska Natives

American Indian and Alaska Native refers to people having origins in any of the original peoples of North and South America (including Central America) who maintain tribal affiliation or community attachment.

Small businesses owned by American Indians and Alaska Natives produce \$28 billion in total revenues.

Coverage

Insurance status, more than any other demographic or economic factor, determines the timeliness and quality of health care.

- Twenty-nine percent of American Indians and Alaska Natives are uninsured, compared to 11.4 percent of non-Hispanic whites.
- Of those employed by a small business, 40 percent (70,000 people) of American Indian and Alaska Native workers under age 64 are uninsured, compared to 24 percent of white Americans.

Disparities

American Indians and Alaska Natives also face significant health disparities, many of which could be prevented by comprehensive health care coverage and consistent care.

- The prevalence of overweight and obese American Indians and Alaska Natives is higher than that for any other population group.
- American Indian and Alaska Native adults are 60 percent more likely to have a stroke than their white counterparts and American Indian and Alaska Native women have twice the rate of stroke of white women.

- Suicide is the eighth leading cause of death for American Indians and Alaska Natives. It is the second leading cause of death for those ages 10 to 34 years. When compared to other racial and ethnic groups, American Indian and Alaska Native youth have more serious mental health problems such as depression, anxiety, and substance abuse.
- There are 8.28 infant deaths per 1,000 live births in this population group. American Indian and Alaska Native infants are 3.7 times as likely as white infants to have mothers who began prenatal care in the third trimester or did not receive prenatal care at all.

Benefits for business

American Indian and Alaska Native small business employers will benefit from the new health law, which seeks to expand coverage and improve primary care. Specifically, the new health exchanges and the minimum coverage requirement will improve health care coverage for this population.

As of 2014, small employers will be able to purchase packages of “essential health benefits” for their employees. The plans offered inside the state-based exchanges will also cover preventive services and limit out-of-pocket costs. These provisions strengthen health security, and make health expenditures more affordable.

The law also has provisions that will benefit self-employed workers, who are among the most difficult to insure. The law protects such individuals by requiring insurers to provide quality, affordable coverage, and by implementing high-risk insurance pools for those with pre-existing conditions. In 2014, self-employed workers will also be eligible to join the exchanges.

- Approximately 237,000 AI/AN who are self-employed or small employers (and their 143,000 employees) might be eligible to participate in the exchanges. Tax credits for certain employers and eligible individuals are available to facilitate the purchase of health insurance.

The new health reform law improves the quality of care and ensures coverage for the uninsured. American Indians and Alaska Natives disproportionately suffer from disparities, particularly as a result of their unique health needs. The law helps to secure affordable health care for this population and strengthens its potential for financial prosperity and better health.