

**Tribal RV parks
have space available
for you**

Logan Road RV Park

Come stay at the beautiful Logan Road RV Park with a free shuttle to Chinook Winds Casino Resort. Visit loganroad-rvpark.com or call 877-LOGANRV for more information.

Hee Hee Illahee RV Resort

Come stay at the beautiful five-star Hee Hee Illahee RV Resort. Visit heeheeillahee.com or call 877-564-7295 for more information.

COVER OREGON

Following information was gathered from www.coveroregon.com

WHAT IS COVER OREGON?

Cover Oregon is making health coverage more accessible and easier to understand. They are a new online marketplace where Oregonians can compare and enroll in health and dental coverage that fits their needs and budget. More Oregonians can now get health coverage, even if they already have a health condition, and access financial help. This health coverage satisfies the requirement for everyone to have minimum essential health coverage under the Affordable Care Act.

HOW DOES THIS AFFECT SILETZ TRIBAL MEMBERS?

Cover Oregon offers American Indians and Alaska Natives complete access to its services and unique benefits and support including:

Reduced or no-cost sharing: American Indians and Alaska Natives who meet certain income requirements will have zero cost-sharing. Regardless of income, you will never have cost-sharing for any service you receive from a Tribal or Urban Indian clinic.

Consistent Care: American Indians and Alaska Natives can continue to get care from Tribal providers with the cost covered through the Affordable Care Act (ACA).

Flexible Enrollment: American Indians and Alaska Natives will have special monthly enrollment periods where they can sign up for or change plans.

I ALREADY GET SERVICES FROM MY TRIBAL CLINIC, HOW WILL I BENEFIT FROM HAVING HEALTH INSURANCE?

All Siletz Tribal Members are required to apply for minimum essential health coverage. Contract Health Services does not qualify as meeting this requirement. Tribal Clinic budgets don't have all the funding they need to provide services which is why the Siletz Tribe has had to defer Contract Health Services to Priority I and II only. If you have health insurance, you can get the health care you need and your Tribal clinic can benefit by billing your insurance company. Health Insurance will pay for things that your Tribal clinic does not provide, such as medical specialists, tests, emergency room visits and hospital care.

WILL I HAVE TO PAY FOR INSURANCE?

When you enroll in Cover Oregon, you will be asked some questions that will help determine if you qualify for financial help to pay for your premiums each month. You may also qualify for reduced or zero cost sharing based on your income.

IF I ENROLL IN AN INSURANCE PLAN THROUGH COVER OREGON, WHERE CAN I GET MY SERVICES?

You can continue to go to your Tribal clinic or Urban Indian Clinic to get services. You should let them know you have insurance so they can receive payment for services they provide you from your insurance company.

I'M ELIGIBLE FOR INDIAN HEALTH SERVICE, SO WHY DO I NEED HEALTH INSURANCE?

IHS is underfunded and Tribal clinics only get about half the funding they need to provide services. The Siletz Tribal clinic must get the other half of funding from other sources, such as billing insurance.

HOW WILL I SIGN UP WITH COVER OREGON?

Starting in October 2013, Cover Oregon will accept web applications for enrollment to begin January 1, 2014. Cover Oregon's application offers clear, step-by-step instructions that will allow you to easily enroll online. If you need help during this process, you can contact the Siletz Community Health Clinic to assist you with enrollment. However, individual direct access to enroll online may not be available to individuals until late October or November.

WHAT ABOUT THE FEDERAL TRUST RESPONSIBILITY? SHOULDN'T THE FEDERAL GOVERNMENT PAY FOR ALL OF MY HEALTH CARE?

With health care reform, the federal government is paying a portion of the cost of insurance if you purchase through Cover Oregon by reducing the premium. Also, there are special provisions for the federal government to pay co-pays and deductibles for American Indians and Alaska Natives at certain income levels who enroll through Cover Oregon.

For more information or questions about Cover Oregon contact the Siletz Community Health Clinic Tracy Lancaster at 541-444-9611 or Kelley Ellis at 541-444-9680.