Important information on the Affordable Care Act for Tribal communities

The National Congress of American Indians has been working with other national partners through the National Indian Health Outreach and Education Initiative to help American Indians and Alaska Natives better understand the new opportunities, choices and responsibilities under health reform.

Visit healthcare.gov: Make sure your family, friends and Tribal community are informed about the Affordable Care Act Health Insurance Marketplace, which opened Oct. 1.

In 2010, Congress passed the Patient Protection and Affordable Care Act (ACA), which provides Tribal citizens with more health coverage choices, fulfills the trust responsibility and guarantees the Indian Health Service (IHS) is here to stay.

The law fulfills the trust responsibility by expanding health coverage of American Indians and Alaska Natives through greater access to Medicaid coverage and private insurance. If American Indians and Alaska Natives meet income requirements, they can get assistance to reduce their monthly premium and out-of-pocket costs.

Under the new law, American Indian and Alaska Native consumers can choose coverage that is right for them. Visit tribalhealthcare.org to find out what you and your family can expect.

Medicaid expansion: Under ACA, states can choose to expand Medicaid eligibility for single individuals with incomes up to $15,800 or for families of four with incomes up to $32,500. American Indians and Alaska Natives enrolled in Medicaid will not have any co-pays or premiums for services provided at their local IHS or private clinic. Check out whether your state is expanding Medicaid.

Private health insurance: As a member of a federally recognized Tribe, you can get lower premiums for better benefits if you enroll in marketplace insurance. Most American Indian and Alaska Native families of four earning between $32,500 and $70,650 will qualify for cost-saving subsidies that lower their monthly premiums. Those same individuals purchasing insurance through the marketplaces also will avoid out-of-pocket costs like co-pays and deductibles. Check out your state's marketplace to see if a plan fits you.

More services: Serving a population with more health insurance not only means building a healthier community for all, it also means that IHS can extend services provided locally. More individuals with insurance means fewer IHS dollars spent on direct care and increased funding locally for specialized services like dialysis, nutrition services and dental care – essentially making our IHS dollars stretch further in every community. As private insurance and the federal government pay for more services provided to covered patients, local clinics and facilities can reallocate dollars used for primary care to other services needed in the community.

Personal responsibility: If you are a member of a federally recognized Tribe or an active Indian Health Service patient, you do not have to buy insurance. There are many benefits to health insurance coverage, however, and the option might be less expensive than you think.

Cancer Insurance Checklist helps those touched by cancer research options within Affordable Care Act

WASHINGTON – Men's Health Network (MHN) and 18 partnering cancer and patient advocacy organizations have launched the CancerInsuranceChecklist.org website, a new resource to help people with cancer, a history of cancer or a risk of cancer choose insurance plans in the new state-based Health Insurance Marketplaces that opened Oct. 1.

The Cancer Insurance Checklist helps consumers review coverage within each insurance plan they are considering, including coverage for services provided by their health care team, where care is delivered, medications and various common cancer treatments and services they may need.

The checklist also provides a worksheet to help consumers detail the costs associated with each plan. It is designed to be used while evaluating insurance plans and also when discussing them with a navigator or health care provider.

"Men's Health Network has been pleased to partner with all of the organizations involved in developing the Cancer Insurance Checklist," said Brandon Leonard, director of Strategic Initiatives at MHN. "We believe the checklist will be a valuable tool in assisting those touched by cancer as they consider the insurance options that best meet their needs and budgets."

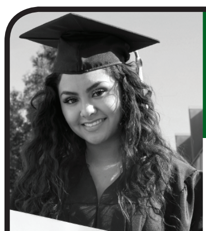
People with cancer concerns can download and print the Cancer Insurance Checklist free of charge by visiting CancerInsuranceChecklist.org. They also will find a comprehensive list of additional resources, including a full glossary of terms relevant to insurance coverage decisions.

The Cancer Insurance Checklist was created through a partnership of the following organizations: The Assistance Fund, Association of Community Cancer Centers, Avalere Health, Cancer Support Community, Chronic Disease Fund, Cutaneous Lymphoma Foundation, International Myeloma Foundation, The Leukemia & Lymphoma Society, Living Beyond Breast Cancer, Lung Cancer Alliance, Melanoma Research Foundation, Men's Health Network, National Coalition for Cancer Survivorship, National Patient Advocate Foundation, Oncology Nursing Society, Ovarian Cancer National Alliance, Patient Advocate Foundation, Patient Services Inc. and Prevent Cancer Foundation.

Production costs for the Cancer Insurance Checklist were supported by a grant from Novartis Oncology.

Men's Health Network (MHN) is a national nonprofit organization with a mission to reach men, boys and their families where they live, work, play and pray with health prevention messages and tools, screening programs, educational materials, advocacy opportunities and patient navigation.

Learn more about MHN at menshealthnetwork.org and follow it on Twitter @MensHlthNetwork and facebook.com/menshealthnetwork.



Oregon FosterYouth CONNECTION

A Program of: Children First for Oregon — Speaking Up for Kids Since 1991

Free College Tuition for Former Foster Youth

New law gives tuition & fee waivers to youth for Oregon community colleges and public universities.

For many youth aging out of Oregon's foster care system, college is simply not a financial reality. With little to no family support or savings, foster youth are hard-pressed to cover tuition and fees, let alone the cost of living expenses and books. Too often the process of piecing together financial aid to meet these needs is full of roadblocks and delays that prevent foster youth from registering for classes. Tuition waivers for foster youth will guarantee that these students have access to Oregon community colleges and public universities.

At age 18, many foster youth become solely responsible for themselves almost overnight with little or no support. Tuition and fee waivers will alleviate one major challenge to gaining economic independence through education. Currently, 25% of former foster youth enter college, while only 6% complete a 2- or 4-year degree, most citing financial constraints. In fact, only 2.5% of former foster youth earn a bachelor's degree compared to 19% of the general population.

The Oregon Legislature passed this law to address the unique needs of foster youth. They wanted to send a message to these young adults—if you have the grades, the motivation, and the dream to go to college, YOU CAN.

Who is Eligible for a Tuition and Fee Waiver?

- Youth must have spent at least one year in Oregon foster care between the ages of 16-21.
- Youth must enroll in an institution of higher education within three years of leaving foster care, or earning their high school diploma/GED, whichever is earliest.
- Youth may only apply the waiver towards the maximum of 4 years of undergraduate education.
- Youth must begin accessing the waiver by age 25.
- Youth must attend an Oregon community college or public university.

How Do Youth Apply?

- Apply for state and federal financial aid, by completing the Free Application for Federal Student Aid (FAFSA). The tuition and fee waiver covers the portion of tuition and fees leftover after using PELL Grants, Oregon Opportunity Grants, and other institutional aid. Chafee Grants, private grants, loans, and scholarships not designated for tuition will be retained by the student.
- Recipients are required to complete at least 30 hours of community service each academic year they receive the tuition waiver.
- The Oregon Department of Human Services will determine eligibility and send notification letters to eligible students. Please advise youth to bring their eligibility letter to the financial aid office as soon as possible.

For the most current information on the tuition and fee waiver visit:
www.ORYouthConnection.org/Free-Tuition

* Because implementation guidelines are still being formalized, please call or email for the most current information.

For information about **Agent Orange**, possible health-related problems and VA benefits:

- Toll-free Helpline – 800-749-8387, press 3
- publichealth.va.gov/xposures/agentorange/

CEDARR

Community Efforts Demonstrating the Ability to Rebuild and Restore

Mission Statement

We will utilize resources to prevent the use of alcohol and other drugs, delinquency and violence; we will seek to reduce the barriers to treatment and support those who choose abstinance.

Nov. 13
Noon

Siletz Public Library
255 SE Gaither, Siletz

CEDARR
Community Efforts Demonstrating the Ability to Rebuild and Restore

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Siletz Tribal Behavioral Health Programs

Prevention, Outpatient Treatment, and Women's and Men's Transitional

Siletz: 800-600-5599 or 541-444-8286

Eugene: 541-484-4234

Salem: 503-390-9494

Portland: 503-238-1512

Narcotics Anonymous Toll-Free Help Line – 877-233-4287

For information on Alcoholics Anonymous: aa-oregon.org