

Self-funded health coverage — It's your money

Note: The following information is provided courtesy of the Grand Ronde Health Committee in coordination with the Health & Wellness Department.

The Confederated Tribes of Grand Ronde health program for Tribal members and employees is not a health insurance policy, but Tribally-funded coverage. The Tribe has contracted with SHASTA Administrative Services to administer the coverage and to review claims, make payment and process eligible costs. The plan for Tribal Members is called "Skookum Health Plan."

Since the payment of coverage costs for Tribal members is funded through Tribal funds, it is important to know that there are ways that Tribal members can help control the costs.

The expenditures for the Tribal health plan have increased from \$16.2 million in 2005 to approximately \$22.5 million in 2008. Nationally, health care costs are expected to continue to rise rapidly. Today, Tribal members can help control these costs and maximize resources for the Skookum Health Plan.

A primary intent of the Skookum Health Plan is to help Tribal members cover medical costs that are not covered by any other resources. The other resources should be used first to help reduce the burden on Tribal resources. This saves the health plan money and ultimately benefits all Tribal members. Other resources that should be used first include private/employer insurance, Medicare, Medicaid (i.e. Oregon Health

Plan (OHP), and Veterans Affairs benefits.

Whenever possible, Tribal members should also use the Grand Ronde Health & Wellness Center or other Indian Health Service/Tribal health care facilities.

After these resources pay, any unpaid balance may be paid by the Tribal coverage. For those living in the Tribal six-county service area, Contract Health Services (CHS) can cover additional costs that have not been covered, provided that the care is pre-authorized by the CHS department. The CHS services are federally-funded and available in Polk, Yamhill, Washington, Tillamook, Multnomah and Marion counties. The IHS resources and Tribal resources are the "payor of last resort." This means that any other resources should be used first.

Health Care Cost Saving Tips

1. Use urgent care facilities instead of the emergency room, unless emergency care is needed. Using your local urgent care clinic vs. the emergency room saves the Tribe substantial funds. Effective July 1, 2009, any use of the emergency room for non-urgent/non-emergent purposes will no longer be covered by the Tribal coverage. Tribal members who go to the emergency room to receive non-urgent/non-emergent services will be responsible for the entire cost of the

visit. If you or someone you know is in need of medical attention and you do not know if you should go to the emergency room or not, take the time to contact the 24-hour Nurse Line at 1-800-970-7138 or your personal physician. If you are instructed to seek services at the emergency room by the Nurse Line or by your physician's office, it will be covered by the Skookum Health Plan. If you have questions about this Skookum Health Plan coverage change, please contact Barbara Steere at 503-879-2487 or Jim Holmes at 503-879-2221. The staff will follow up with you the same day. Tribal members should locate the urgent care facilities in their area and note their hours of operation. For assistance, call Barbara or Jim.

2. Use the Tribal pharmacy for purchase of prescription drugs whenever possible. A) The Tribe is able to purchase prescription drugs, both brand name and generic drugs, for Tribal members and other Native Americans at a substantial savings vs. a retail pharmacy. B) All Tribal members can use the Tribe's mail-in pharmacy services no matter where they live. The discounts available to Tribal members can therefore help reduce Skookum Health Plan costs. It is important to carefully plan out your medication needs to be sure your prescription medications arrive as needed. C) Use generic drugs

whenever possible. The savings are approximately 70 percent with a generic vs. brand name drug. Please consult your physician on the use of generic drugs. D) Tribal members who use the Grand Ronde Health and Wellness Center Pharmacy do not have a co-pay cost. E) Pharmacy contact information: 503-879-2013; from out of the area, call 1-800-775-0095, ext. 2013. For refills, call 503-879-2342. Prescriptions can be faxed to 503-879-2030.

3. Use in-network providers whenever possible. The health benefit is paid at a higher rate when in-network providers are used, and Tribal members will have to pay fewer out-of-pocket expenses.

4. Use the Grand Ronde Health Clinic, Chemawa Health Clinic or other IHS facilities whenever possible.

5. Who to contact for more information: Allyson Lecatsas, 503-879-1359; Jim Holmes, 503-879-2221; and Barbara Steere, 503-879-2487.

The Tribe is working hard to provide the best possible health care benefit through the Skookum Health Plan. Health care costs continue to increase each year and it will take all of us to help maximize the use of our resources. Please help by following these tips and guidelines to better serve all Tribal members and employees. ■

One-man band



Photo by Siobhan Taylor

Tribal member Jesse Brandon, 26, entertains the audience with harmonica, guitar and vocals at the Picnic on the Green in Oregon City on July 14. Tribal members from the Portland area provided cultural demonstrations at the event, which was sponsored by Clackamas Heritage Partners.

Tribal Council Honorarium

As elected officials, as defined by Federal Law, Tribal Council members cannot pay into Social Security. This means that what they earn as Tribal Council members does not count when they claim Social Security benefits.

Our current Tribal Council has been studying the possibility of providing an Honorarium to all past, present and future Tribal Council members to partially off-set what they could lose as a result of serving as Tribal Council members.

With this in mind, the Tribal Council would like to know what you think about their receiving a monthly Honorarium, and if past, present and future Tribal Council members were to receive a monthly Honorarium, how it should be calculated?

Please take a few minutes and express your opinion on this issue: Please state why they should or should not receive the Honorarium.

At a flat rate _____

Based on the number of years of service on Council _____

Nothing at all _____

Thank you for taking the time to answer this questionnaire. Please send your responses to Dakota Whitecloud, TCRC, CTGR, 9615 Grand Ronde Road, Grand Ronde, OR, 97347. If you prefer to e-mail your response, please send to dakota.whitecloud@grandronde.org, or you may fax the form to Dakota at 503-879-5964. **Deadline is Friday, Aug. 21, 2009.**

Name _____

Tribal Roll # _____

Date _____