

Skookum: It's your Tribe's money — let's keep it that way

By Mark Johnston
Tribal Health Services Executive Director

Every time a Grand Ronde Tribal member visits a doctor, hospital or receives other types of care covered by the Tribal member health plan — Skookum — your medical, dental, optical bills get paid with your Tribal money.

It's true. It's your Tribe's money that is used to pay these medical bills, diverting funds from other Tribal programs, such as educational scholarships, pensions and per capita.

The Skookum plan is self-funded. Tribal members might ask, "Why don't we just purchase a plan from a commercial vendor like Blue Cross?" The answer is simple: It saves your Tribe millions of dollars to run the plan and access available discounts rather than pay a big middleman.

That being said, we can still do better. How? Originally, the Tribal member health plan (now Skookum) was designed to be the secondary payer, which means if a Tribal member had access to another insurance (Medicare, Medicaid, Blue Cross, a spouse's health plan from their employer, etc.), that plan would pay first and the Tribal member health plan would pick up the balance, up to the plan benefit limits.

However, due to discrepancies regarding who is the legal primary payer, the Tribal member health plan (Skookum) in many cases has paid as primary despite that original intent.

Recent health care reform has clarified the situation, stating that Tribally funded health plans are considered a payer of last resort. Considering this, the Grand Ronde Tribal Council has determined that it is essential for the long-term sustainability of the Tribal member health plan, which is your Tribe's money, that Skookum become a secondary payer whenever another potential payer is available.

This decision is critical as the Skookum plan currently has a budget of \$22 million annually. Calculating in the annual cost of medical inflation, it won't be long before your Tribal member health plan expenses eat up the vast majority of Tribal revenues available, potentially reducing the funds available for other Tribally funded programs, like per capita and Elder pensions.

But there is good news. We have a chance to significantly save your Tribe's money without affecting a Tribal member's overall out-of-pocket expense for health care costs. It can be accomplished by moving the Skookum plan into a secondary payer status and letting other entities cover the lion's share of medical costs.

Obviously, this is easier said than done and it won't be a simple or easy process. We will need every Tribal member's assistance as we gather information regarding other potential primary payers.

Tribal Council has asked that the changes to the Skookum plan for secondary payer status become effective January 1, 2011. This gives us six months to gather information, plan, make process change recommendations and share information with the Tribal membership.

It is a lot to accomplish, but with your help and support, it can be done. After all, it is your Tribe's money. ■

Monthly movie night survey

The Community Action Team (CAT) is working in cooperation with Rodney Ferguson, CEO of Spirit Mountain Casino, to coordinate a free "Monthly Movie Night" for Grand Ronde community families.

The movie would consist of "first run" movies, which means the movies that are still playing in the theaters.

We need your help by answering the following questions:

Name: _____

Enrollment #: _____ Zip Code: _____

1. Would you attend a monthly movie night activity?

Yes No

If yes, would you attend this activity on a monthly basis if we had it monthly?

Yes No

2. Would you be interested in volunteering to help with this activity?

Yes No

Other comments:

Please return your completed survey to: Attn: Monthly Movie Night, 28450 Tye Road, Grand Ronde, OR. 97347 or call: 503-879-2467 (Note: The sooner we get the surveys back the sooner we can move forward.)

Grand Ronde Tribal Housing Authority



Down Payment Assistance Program

The Grand Ronde Tribal Housing Authority (GRTHA) has 2010 Down Payment Assistance available for applicants with moderate to low incomes. Although the budget for Tribally funded Down Payment Assistance has been committed for 2010, HUD funds may be available for qualified Tribal applicants whose gross household income either meets, or is less than the guidelines below:

Family size / Gross income	
1	\$39,900
2	\$45,600
3	\$51,300
4	\$56,950
5	\$61,550
6	\$66,100
7	\$70,650
8	\$75,200

Please call Nancy Holmes, Homeownership Coordinator, at 503-879-2445, to pre-qualify for HUD funded assistance.

Units available now!

The Grand Ronde Tribal Housing Authority is accepting applications for Rental Housing Units in Grand Ronde 1-5 bedroom sized units, many upgrades, parking/storage close to Tribal services.

The units include washer/dryer, refrigerator, dishwasher, in-floor radiant heat, private patio and great views. If you work for the Tribe or casino, you pay no State Income Tax!

The following screening criteria is required for the Market Rate Units: Credit history, landlord history, criminal history, income (at least 3 times monthly rent). One adult member of the household must be an enrolled CTGR Tribal member.

HUD assisted rental applicants must meet low-income and other federal requirements.

Call GRTHA for applications or for further information at 1-800-422-0232, ext. 2401 or 503-879-2401.



Photo by Michelle Alaimo

Free Backpacking Trip in Willamette National Forest

3 days and 2 nights in Gordon Lakes and Gordon Meadows Area

Aug. 6 - Aug. 9 or Aug. 23 - Aug. 25

The U.S. Forest Service and the South Santiam Watershed Council are offering backpacking trips to families who want to learn more about the Willamette National Forest. All experience levels are welcome. The trips focus on learning Leave No Trace backpacking principles and teach everything from how to pick a camp site and set up a tent to how to use a compass and identify some local plants.

Trips are limited to 10 participants. Backpacks, tents, camping stoves, sleeping bags, sleeping pads, and water filters are available for use at no charge. You must provide your own food and wear appropriate backpacking clothing. The trips are appropriate for ages 8 and above.



For more information, please contact Kate Skelton at (612)232-5597, or (503)236-8959. Or email kskelton@herrerafire.com

