

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 Jan. 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. ■



Save Our Skookum!

Confidential Health Care Resource Survey

Date Rec'd: _____
Rec'd By: _____
Entered by: _____

First Name: _____ Last Name: _____
Tribal Roll #: _____ Best Contact Number: _____

- Are you enrolled in the Skookum Health Plan? Yes _____ No _____
- Do you have any other insurance (e.g. Medicaid, Medicare)? Yes _____ No _____
If yes, what is the name of your insurance? _____
- Are you currently employed? Yes _____ No _____
Employers name & address if applicable:
Employer Name: _____
Address: _____
City: _____ State: _____ Zip: _____
- If employed, does **your** employer **OFFER** health care insurance to you?
Yes _____ No _____ Ineligible _____
If yes, is there a cost to you? Yes _____ No _____ How much? _____/monthly
Can your immediate Skookum eligible family be enrolled? Yes _____ No _____
Cost per month: _____
Is there an enrollment period and/or open enrollment? _____
Name of employers health care insurance: _____
Please describe reason for ineligibility? (e.g. part time work only, temporary employee.)

- If you are married, does your **spouse's** employer **OFFER** employee health care insurance?
Yes _____ No _____ Ineligible _____
If yes, is there a cost to you? _____ How much? _____/monthly
Can your Skookum eligible immediate family be enrolled? Yes _____ No _____
Cost per month: _____
Is there an enrollment period and/or open enrollment? _____
Name of employers health care insurance: _____
Please describe reason for **spouse's** ineligibility? (e.g. part time work only, temporary employee.)

Spouse's employers name & address if applicable:
Employer Name: _____
Address: _____
City: _____ State: _____ Zip: _____