

Frequently asked questions regarding requirement of application of Medicaid

Many Tribal members read the article in *Smoke Signals* regarding an administrative change that will be occurring on the Skookum Health Program. As a result, many questions have come up and we would like to provide you with answers.

Q: What is the point of making members apply for Oregon Health Plan, Medicaid or other state coverage?

A: To save Tribal dollars; if you are eligible for a state plan, this would become primary and pay claims before Skookum, which saves Tribal funds.

Q: I have Contract Health Services (CHS); do I still need to apply?

A: Yes, if you do not have a primary insurance coverage. Skookum is not insurance and is not considered primary coverage.

Q: If I have a primary insurance, do I have to apply?

A: No, not at this time. It will only affect Tribal members using Skookum as their only coverage.

Q: If I am an Elder receiving the Tribal Elder pension, do I have to apply?

A: No, not if your income is over the Medicaid-eligible income (133 percent of federal poverty level). Please check with your state to see if the Tribal Elder pension is counted as income, as this may be different in each state.

Q: How do I apply for Medicaid?

A: Many states have an online application and eligibility information or you can call the Department of Human Services in your state. We will be able to assist Tribal members in this process of applying.

Q: Am I required to pay for insurance through my employer?

A: We encourage Tribal members with alternate resources, such as employer-sponsored insurance, to enroll in those plans and use Skookum as a secondary coverage to pay for any balances that are patient responsibility. But, at this time, you aren't required to enroll in your employer plan if there is an associated premium that you must pay.

Q: When will this new policy go into effect?

A: We will be implementing this new policy sometime in 2013; we will send more information regarding the change.

Q: Will there be Tribal staff available to answer my questions?

A: Yes, this is what we are working toward.

Q: Will Tribal members who are also employees at the Tribe, Spirit Mountain Casino or Grand Ronde Station be required to apply for Medicaid?

A: Yes, unless they are enrolled in the employee health plan.

Q: When I apply for my state's Medicaid or other health coverage, will it have an effect on our current benefits?

A: If you are not accepted after applying, your Skookum benefits will remain the same. If you are accepted after applying, you are enhancing your benefits. The state Medicaid will be primary and Skookum secondary. Skookum will pick up balances if and when there are any from covered Medicaid services, thus leaving you with little to no out of pocket. If it's not a Medicaid-covered service, nothing changes. Skookum pays like it always has. Less out of pocket is a big deal for members outside the six-county service area.

Q: What information can be submitted to the Skookum Health Program if I don't qualify for the state coverage?

A: We are working on this process, but some type of income verification, such as a pay stub or tax information showing you are over the income limits, would be acceptable and a denial from Medicaid will always be accepted.

Q: Has there been an audit letter sent out to Tribal members, and if so, when?

A: No, there has not been any letter or questionnaire sent to Tribal members.

Q: Isn't my Skookum Health Program benefits an insurance?

A: No, Skookum is not an insurance plan; therefore, it is not considered to be insurance by definition. You should not reference Skookum as insurance; it is not. It is a benefit you receive from the Tribe because you are an enrolled Tribal member.

Q: What happens if I do not comply?

A: Your claims will be held in "pending" status at Shasta and not paid until you fulfill your obligation. Once it is confirmed that you have fulfilled your obligation, we will instruct Shasta to process and pay your claims.

Q: How do I contact my state Medicaid office?

A: We will have a comprehensive list of contact information for all states made available.

Q: What if one of my doctors is not part of the Oregon Health Plan or other state Medicaid plan?

A: You should still sign up and use the Medicaid plan whenever possible. Your Skookum program will still be in place and can cover your visits with the nonparticipating provider or anything not covered by Medicaid with pre-authorization from Skookum.

Q: Does Tribal Council know you're doing this to the membership?

A: This action was authorized by Tribal Council.

Q: I might be getting a job soon; if I do, should I drop my Medicaid?

A: Keep your Medicaid until you have new coverage in effect and notify Medicaid of your change in status. ■

Cancer awareness lunch



Photos by Michelle Alaimo

Tribal Elder Kathryn Harrison, left, is handed a door prize by Candi Buswell, Grand Ronde Health & Wellness Center administration secretary, after she won it at the Cancer Survivor Celebration/Cancer Awareness luncheon at the Elders' Activity Center on Wednesday, Nov. 14. The event also included lunch, informational materials and recognition of cancer survivors in attendance.



Toni Mountain, left, Survivor Programs manager for Susan G. Komen for the Cure, talks with Tribal Elders Violet Folden, middle, and Louise Medeiros during the Cancer Survivor Celebration/Cancer Awareness luncheon at the Elders' Activity Center on Wednesday, Nov. 14. Mountain is a breast cancer survivor and was working an information table for Susan G. Komen for the Cure. She also was a guest speaker at the event.

Testing and admissions fee assistance

Enrolled Tribal members can request assistance with test fees (i.e. GRE, SAT, LSAT, ACT) and admissions application fees.


Contact Higher Education for more information at 1-800-422-0232, ext. 2275. ■

This class is free - all supplies and lunch provided

NECKLACE Making Class

The Confederated Tribes of Grand Ronde - Adult Education GED Classroom

Thursday, December 6, 2012
Noon - 3:00pm



Instructor: Julie Logan
Confederated Tribes of Grand Ronde Tribal Member

Sponsored by:
NORTHWEST INDIAN COLLEGE
Xwlemi Elh>Tal>Nexw Sgul
Continuing Education Units available through Northwest Indian College -units offered by request

Call 503-879-2282 to sign up

*Limit of 12 people - first come, first serve - Federally Recognized Tribal members will have preference

Refreshments and Lunch Provided!