

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. ■

Happy Birthday

Rhonda Fraser

We remember you when....
but we love you now.
Dad, Mom, Mitch, Shelley,
Kayla, Jolly, Bubba, Lexy
and Lucy and the rest
of our crazy family.



CONGRATULATIONS
TALIAI



1st place in a writing contest at
Willamina Elementary School.
Grandma Kelly & Papa Martin,
and all of your family are very
proud of you, and love
you very much!
Keep reaching for the stars Talia!

Happy 17th Birthday

Kiana Leno

Dec. 11th



Love, all your family & friends.

Happy Birthday

Tammy

Dec. 23rd



Smoke Signals file photo

Love, your goddaughter
Kiana.

Confederated Tribes of Grand Ronde Youth Education Department

2012-13 Winter
Middle & High School Programs

For CTGR Tribal youth in grades 6-12



Dates to Remember

December 3 - Community Project Health Project starts
December 7 - Girls Lock-In
December 14 - Incentive Program Reward
January 7 - Roller Skating Party
February 11 - Fishing Trip Fundraiser
February 25 - WDU Field Trip
March 11 - Tillamook Cheese Factory and Pioneer Museum Field Trip
March 13 - Wellness Day with Prevention
March 25-27 - Spring Break Camp

No-School Days with a \$5 fee:

January 2-3
January 4
January 18
January 28
March 11
March 22

No-School Days with NO \$5 fee:

January 7
February 11
February 25
March 25-27

Incentive Program:

7-12 Grade points per class A = 7 points B = 5 points C = 3 points

School Attendance: .25 points earned everyday without unexcused tardy or absence.

Community Service: Take part in a preapproved community project and earn 2 points for every hour served. The maximum community service points that can be earned is 80 points. Students must contact lead staff before taking part in community service project. There will also be service projects offered through the Youth Education Department. Please contact Chris Bailey or Matt Zimbrick for to sign up for a future community service project.

Your Journey Details

January- Report Cards Come Out (01/18)
February- Community Project TBD
Snow Trip
March- Community Project TBD

Contact Tiffany Mercler @ 503-879-2101 for more information