

## 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. ■

## Grand Ronde Tribal Housing Authority



### Applications being accepted Jan. 2 for grandfamily housing

A grandfamily is defined as: A family, whose head or spouse is Elder, containing minor children in the legal long-term custody or guardianship of the Elder. A grandfamily shall not include any other adults under the age of 55 (including the parent(s) of the minor children).

If your family fits this definition, qualifies as low income and you are interested in moving into our new grandfamily units, which are part of Elders' Housing Phase II, we will start accepting applications on Jan. 2.

You can pick up your application at the Grand Ronde Tribal Housing Authority offices at 28450 Tyee Road, Grand Ronde, Ore., 97347. If you cannot come into the offices to pick up your application you may call the front desk at 503-879-2401 and an application will be mailed to you.

Make sure you specifically request the application for "grandfamily housing."

Applications will be handled on a first-come, first-serve basis starting Jan. 2. It is important that applicants provide all requested documentation at the time they submit the application.

If you have any questions, you may contact Leon Ramos or Deborah Kroeker at Grand Ronde Tribal Housing, 503-879-2401. We look forward to working with you.

### Down Payment Assistance Program

The Grand Ronde Tribal Housing Authority (GRTHA) has 2013 Down Payment Assistance available for applicants with moderate to low incomes. Although the budget for Tribally funded Down Payment Assistance has been committed for 2013, 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.

### T3nas Intervention

Services to be provided to babies & moms-to-be:

- Checkups
- Cleanings, if applicable
- Injection-free fillings, if needed and appropriate
- Cavity prevention treatment
- Age-appropriate goodie bags
- Raffle ticket for one of two blankets to be raffled every six months

Confederated Tribes of Grand Ronde Dental Clinic



### Pregnant women and babies under 2

Tribal members: pregnant women or 0-2 year olds (teeth or no teeth!) who come in for a scheduled dental checkup or other appointment will be entered in a raffle for a baby Pendleton Blanket!



To schedule call: 503-879-2020

