

General Council briefed on Save Our Skookum

By Dean Rhodes

Smoke Signals editor

CLACKAMAS — Stressing the importance of the SOS — Save Our Skookum — effort, Tribal members received a briefing on the Tribe's efforts to control and reduce health care costs for the second time in four months at the March 3 General Council meeting held at the Monarch Hotel & Convention Center.

Tribal General Manager Mark Johnston said that the continuing effort to get Tribal members who may be eligible for Medicaid coverage from using Skookum as their primary payer is the first step in controlling escalating medical costs for the Tribe.

In 2012, Skookum, which uses Tribal dollars to pay Tribal member medical bills and is not an insurance plan, cost approximately 25 percent of the entire Tribal governmental budget.

"As part of the secondary payer process, we've just begun to look at opportunities to get members enrolled in other coverage to reduce the primary coverage on Skookum by the membership," Johnston said.

Johnston said the largest portion of the annual health care cost comes from Tribal members who use Skookum as the primary payer.

One way to reduce Tribal costs without reducing Tribal member benefits is to get Tribal members who qualify for Medicaid to apply for the Oregon Health Plan, which would become the primary payer and Skookum would then become the secondary payer.



Photo by Michelle Alaimo

Tribal General Manager Mark Johnston talks to Tribal members about continuing efforts to reduce the Tribe's health care costs during the General Council meeting held at the Monarch Hotel & Convention Center in Clackamas on Sunday, March 3.

"So, essentially, we're asking Tribal members to do a little extra legwork with the hope of saving millions of dollars on the health plan without affecting the members' out-of-pocket expenses," Johnston said.

Johnston said the initial application for the Oregon Health Plan is one page and that Tribal staff are available to help in submitting it. By applying, Tribal members would be placed on a "reservation list." If picked from that list, Tribal members would receive the more in-depth application for Medicaid.

"Our goal is to reduce the number of members who use Skookum as the primary payer and trying to get some other folks in front of your Tribal dollars," Johnston said.

Johnston said that Tribal Elders

who live alone do not have to apply for Medicaid because the Elder pension puts them over the program's income limits. Members who are already on Medicaid also do not need to apply.

However, a married Elder or Elder living with a child receiving the pension will need to have their income information verified to ensure they are not over Medicaid income limits.

Although the current push is to get qualified Tribal members on Medicaid, the next step will be to look at other money-saving opportunities, Johnston said.

"The next step will be looking at other opportunities for primary coverage," he said. "We have folks who may have access to work insurance, in which they could enroll their

children and their spouse, and it may cost a couple hundred bucks a month. In those cases, we're going to look at opportunities to get the families enrolled in those plans and reimburse those members for those costs. So, again, it puts Skookum in the secondary position and not the primary."

Former Assistant Executive Director of Health Services Allyson Lecatsas made a similar presentation at the Dec. 2 General Council meeting held in Grand Ronde.

Tribal members with questions about the Skookum health plan should call Barbara Steere at 503-879-2487, Tresa Mercier at 503-879-2008 or Jim Holmes at 503-879-2221.

In other action, it was announced that the next General Council meeting will be held at 11 a.m. Sunday, April 7, in the Tribal Community Center.

Tribal Elder Kathryn Harrison and Tyrone and Kevin Simmons won the \$50 door prizes and Audrey Mercier won the \$100 door prize.

In addition, leather bags and necklaces created by Tribal Elder Dakota Whitecloud and jewelry made by Tribal Council member Jon A. George were raffled off.

The Portland Drum Group opened the General Council meeting with drumming and a song. The group includes George, Greg Archuleta, Eric Bernando, Debi Anderson, Erin Bernando and Jordan Mercier. They received assistance from Kevin and Makai Simmons and Tribal Council member Chris Mercier. ■

Save our Skookum (SOS)

Frequently asked questions

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 pays claims before Skookum, which saves Tribal funds.

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

A: Yes. This was a directive from Tribal Council. (We are doing this FOR the membership ... to benefit everyone by keeping the plan sustainable.)

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

A: Income verification, such as a pay stub or tax information showing you are over the income limits would be acceptable.

Q: If I am an Elder receiving the Tribal Elder Pension, single family of one, do I have to apply?

A: No, not if you are a single family of one, receiving the Tribal Elder Pension. The Skookum Secondary Payer Group will verify your pension information with Member Benefits.

Q: If I am a married Elder receiving Tribal Elders Pension, and my spouse is working, do I have to apply?

A: If you are a family of two, receiving Tribal Elders Pension, the Skookum Secondary Payer Group will need to verify income information for your household to help determine whether or not you need to apply for OHP/Medicaid.

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

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

Q: Isn't my Skookum Health Program benefit insurance coverage?

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, as 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 suspended in a 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: 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.

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 to learn about what is available to you.

Q: Will there be Tribal staff available to answer my questions about applying for Medicaid?

A: Yes, there will be Tribal staff available to assist you with questions.

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

A: We encourage those 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. (But you may certainly choose to.) ■



Save Our Skookum

Thank you to everyone that has responded to this effort and/or provided necessary documentation. We look forward to hearing from you! Please call with your questions.

Skookum Health Plan Secondary Payer Team

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