

## 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.) ■

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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Save Our Skookum

## Recreation Department hosts Walking Club

The Tribal Recreation Department is hosting a Walking Club, which is a competitive and social activity to track steps and miles walked per day.

The club focuses on low-level impact exercise for beginners with the goal of transitioning Walking Club participants into other fitness activities that are offered by the Recreation Department.

Levels of participation vary from individual and team steps, as well as individual and team miles. Teams consist of three individuals.

The Recreation Department encourages people to sign up since it will be an ongoing activity. Pedometers are available to new participants one week after they sign up.

At the end of each month, prizes are awarded.

In addition, Weighted Wednesdays are a way for people setting appropriate weight goals to reach their goal by the end of the month. Participants are encouraged to stop by the Youth Education Building to track their weight and body mass index.

Weight is taken privately with only a recreation assistant present and all information is kept confidential. Like the Walking Club, prizes will be awarded each month to those with the most amount of fat percentage lost.

For more information or to sign up, contact Recreation Assistant Kendra Steele at 503-879-1921. ■

## Adult Members' Trust and Minors' Custodial & Rabbi Trust Funds

Investments in the Adult Members' Trust Fund and the Minors' Custodial and Rabbi Trust Funds are updated each business day.

If you are a trust participant and/or if you are the parent/guardian of a minor member, you can access and review your balance and your minor child's balance by visiting [www.401Save.com](http://www.401Save.com).

To log-in, the initial User ID is your (or your child's) Social Security number, and the initial Password is "00" followed by your (or your child's) membership number. Once logged in, you can customize your User ID and password for security purposes.

If you have any trouble logging in to or using the system, contact the 401Save Call Center at 1-888-700-0808 between 9 a.m. and 5 p.m. Pacific Time, Monday through Friday. ■

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January 15, 2014  
 6:00pm Pizza  
 6:30pm Presentation  
 Location: Willamina High School Library

How do I get Free Money ?

What is the FAFSA?

Do I need to take out loans for college?

Do I have to live on campus?



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