

FAQs regarding the Affordable Care Act (ACA) and Skookum Health Assistance Program

Question: What if I already have insurance through my job or am already on Medicaid?

Answer: If you have health insurance through your employer or have health care through a government-sponsored program, such as Medicare, Medicaid, CHIP, Veterans Affairs or TRICARE, there is nothing you need to do – you are covered.

Question: I have Contract Health Services. Do I still need to apply?

Answer: Yes, if you do not have primary insurance coverage, you will need to apply.

Question: Isn't my Skookum Health Assistance Program an insurance?

Answer: 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 assistance you receive from the Tribe because you are an enrolled Tribal member.

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

Answer: 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.

Question: I'm an American Indian/Alaska Native. What do I need to know about the Health Insurance Marketplace?

Answer: The Health Insurance Marketplace will benefit American Indians and Alaska Natives (AI/AN) by providing opportunities for enrolling in affordable health coverage. You might be eligible to enroll in a private health plan in the new Health Insurance Marketplace, or you might be eligible for Medicaid or the Children's Health Insurance Program (CHIP). There will be one application to determine whether you are eligible for a marketplace health plan, Medicaid or CHIP.

Question: What are the special protections for AI/ANs who enroll in the Health Insurance Marketplace?

Answer: Members of federally recognized Tribes with a household income at or below 300 percent of the federal poverty level (roughly \$70,650 for a family of 4 in 2013 or \$88,320 for the same family in Alaska) who are also eligible for the tax credit won't have any out-of-pocket costs like co-pays, co-insurance or deductibles for services covered by their Marketplace health plan.

Question: How can I apply for an exemption from the shared responsibility payment?

Answer: To get an exemption, members of federally recognized Tribes may apply through the Marketplace or provide the appropriate information when they file their federal income tax return. AI/ANs who aren't members of federally recognized Tribes, but who are eligible for or get services from an I/T/U, (Indian Health Service, Tribal clinic or urban Indian clinic) must apply through the Marketplace and will need to verify their AI/AN status or eligibility for services through an I/T/U.

Question: Will I be able to get assistance with paying the cost of my premium if I enroll in a Marketplace health plan?

Answer: While AI/ANs are NOT exempt from paying premiums, they may be able to get lower costs on monthly premiums through a new tax credit that is paid to insurance plans each month to reduce an individual's premium. Eligibility for the tax credit depends on income, family size and access to other coverage. Members of federally recognized Tribes can use tax credits to pay for premiums on certain plans and still receive cost-sharing reductions as well. The type of cost-sharing reduction depends on income and whether an individual is enrolled in a zero cost-sharing plan or limited cost-sharing plan.

Question: Are there special protections for AI/ANs who enroll in Medicaid?

Answer: AI/ANs who are eligible for or get services from an I/T/U, including Contract Health Services, are exempt from Medicaid premiums and enrollment fees and, if they have ever used one of these programs, they are also exempt from other cost sharing, such as co-payments, co-insurance, and deductibles. Certain Indian resources and payments are not counted for Medicaid eligibility. AI/ANs can continue to get services through an I/T/U even if the I/T/U is not a provider in a managed care network.

Links to assist you in learning more about the ACA and Marketplace products:

- www.healthcare.gov: Click on see plans now;
- www.coveroregon.com: Go to learn more and click on the link.

If you have questions, please contact

- Tresa Mercier, tresa.mercier@grandronde.org
 - Loretta Meneley, loretta.meneley@grandronde.org
 - Melody Baker, melody.baker@grandronde.org
 - Barbara Steere, barbara.steere@grandronde.org
- Or call 800-775-0095 to speak to anyone listed above.

Graduates honored



Photo by Michelle Alaimo

Christina Jungers receives an eagle feather from Tribal Education Department Manager Eirik Thorsgard during the department's Graduation Celebration held in the Tribal gymnasium on Friday, June 20. Jungers, who graduated from Portland State University with a master's degree in social work, was one of 102 graduates honored this year. This year's theme was "Carve Your Path Through Education." The Education Department will be putting out an Honors in Education special section later this year honoring the Tribe's graduates.

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CTGR TERO Announcement Bridge Building Training



When:
July 14 - 18

Where:
**The Education Building
in Room 126 A&B/Outdoors**

Time:
From 7 a.m. to 3:30 p.m.

Registration is limited to 12

No cost for CTGR Tribal members and \$75 non-Tribal members

Register with the TERO office by calling 503-879-2188 or

Email - TERO@grandronde.org