

## 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](http://www.healthcare.gov): Click on see plans now;
- [www.coveroregon.com](http://www.coveroregon.com): Go to learn more and click on the link.

### If you have questions, please contact

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

## ATTENTION TRIBAL MEMBERS WITH CONTRACT HEALTH SERVICES

As most of you are aware, Contract Health Services (CHS) is a federally funded program and a payor of last resort. With all of the health care changes recently, we would like to take a minute to remind you that ANY alternate resource you have needs to be utilized correctly. That means in order for CHS to cover a "patient responsibility," you must use providers who are in-network with whatever health care coverage you have primary, including the Tribal Health Assistance Program, Skookum. If you choose not to use providers who are in-network or receive services that are not covered, you will be responsible for any patient balance. Services include: Medical, Dental and Behavioral Health. We apologize for any inconvenience this may cause you, but to keep serving our Tribal community, we must exhaust all other resources available to our membership.

CHS also wants to remind you that there are some services that are not covered by CHS, but are covered by Skookum. If you choose to receive these services, you will be responsible for paying the co-payments. They are as follows: Chiropractic care, Naturopathic care, Massage and Acupuncture, as well as outpatient drug and alcohol treatment. This does not mean that you cannot use those services; it simply means that CHS will not be responsible for any patient balances. You can still keep those appointments; you just need to pay whatever your co-pay is. We understand that this can all be a little confusing, so please feel free to give us a call if you have ANY questions and we'll be happy to help.

- Tauni McCammon, 503-879-1406
- Erica Mercier, 503-879-2080
- Melody Baker, 503-879-2011
- Tresa (Teri) Mercier, 503-879-2008

## Free online learning source

The information includes:

Everyday life

Math and money

Computer training

Online classes

Work and career information

Check it out at [www.gcflearnfree.org](http://www.gcflearnfree.org)

### CTGR Recreation Department

#### Gymnasium-Fitness Center Hours/Access Updates

#### Hours of Operation:

6am – 9pm Monday – Friday  
8am – 12pm Saturday  
Closed Sunday

\*Hours of Operation are subject to change without notice due to scheduled events.

#### Fitness Center Access:

<b>Tribal/Community</b>	6am – 8am & 5pm-9pm (Monday-Friday)	<b>Contact Security</b>
	8am – 5pm (Monday-Friday)	<b>Contact Recreation/YED</b>
	8am – 12pm (Saturday)	<b>Contact Security</b>

\*Access is granted to Tribal/Community Members *only* during the hours above. Everyone who enters the gym or fitness center from 6am-8am & 5pm-9pm must sign-in.

#### CTGR Employees Access by Employee Badge

\*In the event your employee badge does not grant access to the gym after hours, contact Security, show your employee badge, and the officer on duty will let you in.

#### Age Access Policy:

**MUST Be 18 years or older to be in the Fitness Center**  
**Youth 13-17** may use the Fitness Center with adult supervision (over 18)  
**Youth 8-12** may access the Fitness Center with adult supervision, but may not use equipment.  
**Youth ages 7 and under are not permitted in the Fitness Center**

#### Contact information:

Recreation Staff	Recreation Coordinator Recreation Assistant	(Matt Mosley) (Kendra Steele)	503-879-1369 503-879-1921
YED Front Desk	Administrative Assistant	(Tiffany Mercier)	503-879-2101
Security			503-879-2183

