

## Important tax exemption information for Native Americans

### Affordable Care Act – Requirements for Individuals

ALL AMERICANS	IHS ELIGIBLE INDIVIDUALS
<b>1</b> must have <b>HEALTH INSURANCE COVERAGE</b>	
Qualifying health insurance coverage includes: <ul style="list-style-type: none"> <li>Medicaid, CHIP, Medicare, VA, TRICARE</li> <li>employer sponsored health insurance</li> <li>Marketplace health insurance</li> <li>other qualifying health coverage</li> </ul>	<ul style="list-style-type: none"> <li>The same health insurance coverage types apply</li> <li>The IHS is <u>not</u> a type of coverage that meets this ACA requirement</li> </ul>
<b>2</b> must get a <b>COVERAGE EXEMPTION</b>	
You may qualify for an Exemption if: <ul style="list-style-type: none"> <li>You are not required to file taxes</li> <li>Cost of coverage would exceed 8% of your income</li> <li>You are ineligible for Medicaid because your state did not expand eligibility</li> <li>Certain other exemptions identified on healthcare.gov</li> </ul>	The same exemptions apply <u>plus</u> : <ul style="list-style-type: none"> <li>Individuals eligible for IHS can get an exemption by:                             <ul style="list-style-type: none"> <li>claiming this exemption on IRS tax forms or</li> <li>Applying once through the Marketplace and filing the certificate # on annual IRS tax forms</li> </ul> </li> </ul>

Otherwise, pay **PENALTY** when you file your 2014 taxes

An important announcement was made last week by Health and Human Services Secretary Sylvia Burwell that individuals eligible to receive health care from an Indian Health Service, Tribal or urban Indian health care provider will be able to claim an exemption from the shared responsibility payment through the tax filing process starting with the 2014 tax year.

This benefit gives individuals who are eligible to receive services from an Indian health care provider, including the IHS and Tribal clinics, the same filing option as members of federally recognized Tribes (including Alaska Native shareholders). Both groups will continue to have the option of submitting the exemption application through the Health Insurance Marketplace.

Before last week's announcement, exemptions were available both to individuals who were members of a federally recognized Tribe and to individuals who are eligible to receive services from an Indian health care provider. But members of a Tribe were able to claim an exemption through the federal tax filing process while individuals who are eligible to receive services from an Indian health care provider were required to obtain this exemption through the Health Insurance Marketplace by filing a paper application.

The availability of the tax filing process to apply for the Indian health care exemption will save time and reduce the duplication of effort. Individuals intending to claim this exemption through the tax filing process should retain the same documentation that they would otherwise submit to the marketplace as part of their exemption application. Above is a diagram to illustrate how to meet Affordable Care Act requirements for all Americans and individuals eligible for IHS.

If you have questions about the exemption, call Loretta Meneley, Certified Application Assister, at 800-775-0095 or 503-879-1359. ■

## ATTENTION TRIBAL MEMBERS WITH CONTRACT HEALTH SERVICES

During the last year, there have been many changes in the health care system across the nation, but one thing remains the same, the rising cost of health care. The Affordable Health Care Act has many benefits available to Native Americans, which will help us stretch Contract Health Services and Tribal dollars spent on health care. Health care has long been a priority of the Tribe and to maintain the services we receive, we all have to do our part.

As most of you are aware, CHS is a federally funded program and a payer 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 will need to be utilized correctly. That means you need to receive care from in-network providers (INP) with your primary coverage. If you choose not to use an INP or receive services that are not covered by your primary insurance, you will be responsible for patient balances.

A CHS policy has been adopted that CHS-eligible members must coordinate and receive counseling or in-patient drug and alcohol services from an INP through Integrated Behavioral Health (IBH). If you choose not to receive services from an INP, you will be responsible for any out-of-network costs (30 percent) of the bill. It is very important that you contact IBH before seeking counseling or any in-patient drug & alcohol services. Call IBH at 1-800-395-1616 for a referral to an INP. Please help us educate Tribal members about this important policy. If you have a family member or friend needing mental health or drug and alcohol services, please share this information and have them contact IBH or CHS staff and we will help guide them through the process.

CHS also wants to remind you that there are some services that are not covered by CHS, but are covered by the Skookum Health Assistance Program. They are as follows: Chiropractic care, Naturopathic care, Massage, Acupuncture, and outpatient drug & 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 patient responsibility 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.

Tresa (Teri) Mercier – 503-879-2008  
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## Youth Education's Annual Fall Community Service Project is here

# Socktoberfest 2014

### Accepting donations through November 20<sup>th</sup>

*Socktoberfest is a youth service project to assist the Grand Ronde Community Clothes Closet*

*Bring your donations to the Youth Education Building, (Mondays through Fridays 8am-5pm)*

*We are in need of **new** socks for all seasons. For kids, teens and adults, work socks, dress socks, all sizes, styles and colors would be greatly appreciated. Only **new** items, please.*

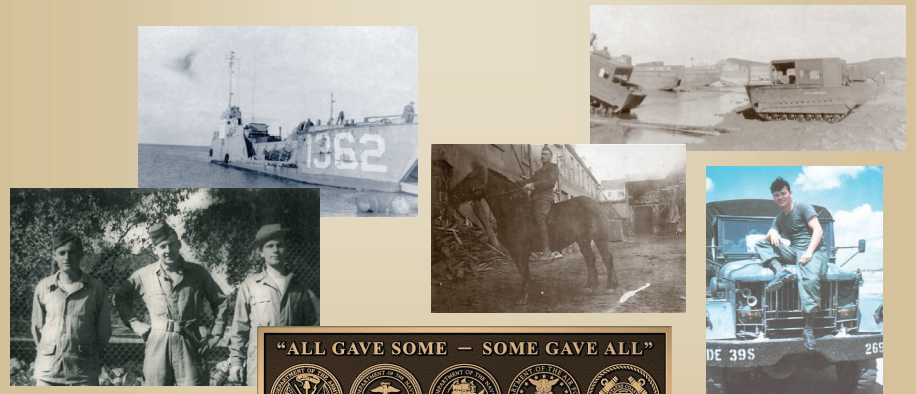
## Stories of Tribal Veterans Honoring our Warriors



Land & Culture Department  
 Oral History Project

In honor of our Tribal Veterans, the Tribe would like to memorialize their stories for our future generations.

- Who:** All Tribal Veterans and their families
- What:** We would like to record your story for inclusion in the Tribe's cultural and historical collections.
- Where:** We have dedicated a room at Chachalu for recording oral histories. It is set up for both audio only and video recordings. Additionally we have mobile audio equipment for those who wish to participate but are unable to travel to Chachalu.
- How:** Contact Reina Nelson at 503-879-2226 to schedule a time to record your history.



**"ALL GAVE SOME — SOME GAVE ALL"**

Dedicated to the memory of all who proudly served and protected their country



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