

Anticipated Questions & Answers

Q. What does covered by another health insurance plan mean?

A. This means you are participating in an employer sponsored plan, a plan that is paid by you, Medicare, Medicaid, AllKids, any state sponsored plan for children, or any other type health plan.

Q. Why should I continue to participate in a health insurance plan that my employer requires me to pay a portion of the premium?

A. This plan is limited in benefits, requires co-pays/deductibles, and has annual maximum pay-out limits established. The maximum benefit amount for hospital and doctors is \$250,000 annually. By comparison, most employers' plans have maximums of \$1,000,000. The prescription drug benefit is capped at \$5,000. **This plan is only for tribal members, so if you have a group plan that covers family members who are not enrolled tribal members; they will not be covered by this plan.** Tribal members who have and maintain their own health insurance may be provided a different benefit in the future.

Q. What if I have a tribal member child under the age of 18 who has no health coverage?

A. Please contact the Member Benefit Department or your state health department for assistance in determining if the member child is eligible for a state sponsored plan. If they are not eligible and no other options for health coverage exist, the member child may be included in this plan.

Q. Does my enrollment in this plan exclude me from all other tribal benefits?

A. No. Members not participating in this plan may be offered a different benefit in the future, instead of this plan. Benefits not related to health are for all members as determined by the Tribal Council.

Q. Does enrollment in this plan exclude me from receiving my birthday check or any other existing benefits?

A. No.

Q. What if I refuse to enroll and I have no other health coverage?

A. You may continue to receive health care services from the Clinic; however, if you do not enroll, are uninsured, and need services outside of those offered at the Clinic, the Tribe will NOT pay for or provide referrals. **If you choose not to enroll and are uninsured, the Tribe will not be responsible for your health care expenses outside those offered by our Clinic.**

Q. When should members with health coverage expect to receive any additional type of health benefit?

A. As soon as possible. We must first implement and operate this plan before we can properly assess and explore additional benefits. We thank you for your patience, and hope to consider options within 6 -12 months.

Q. What if I have health coverage today but then lose my coverage due to unemployment or some other type of circumstance?

A. You should contact Tim Manning, Tribal Member Benefits Executive Director as soon as possible should this unfortunate situation occur at (251) 368-9136, ext. 2007. This plan provides for immediate enrollment in the event of a hardship such as unemployment, death of a spouse, etc.