



Sac and Fox Nation Maintenance Department repairs a recent main waterline break

Line Breaks Supplying Nations Water Tower

In mid September there was a break in the water line that supplies the Sac and Fox Nations water tower. The Nation didn't experience any loss of water pressure due to the water tower being full.

The break was a few miles Southeast of the Tribal complex. Acting Maintenance Director, J. Paul Wilson, suspected a recent earthquake near Boley was the cause of the break. Wilson said in the past whenever there was an earthquake

in that area, there were problems with the water lines. It didn't take maintenance long to locate the problem and was on top of the situation in short time. Every time someone turns on a faucet or gets a drink we don't realize what all goes into maintaining the water system that the Nation has. Hats off to Maintenance on a job well done. If you don't know, the Sac and Fox Nation Maintenance, along with OES, have received national recognition regarding the Nations water system.

2013 State Cost-Share Assistance Conservation Program

Lincoln County Conservation District Cost-Share Program will be under way starting September 23, 2013.

LCCD was allocated \$20,175.00 to cost share on installation of conservation practices in the county. The program will offer Brush Management, emphasis on cedar trees, and Water Well – well drilling and casing. These practices are being offered to help with Cedar control and drought relief. The maximum cost-share payment rate is 50%. The maximum cost-share payment that shall be made to any participant from these funds is \$4000.00. To be eligible for

consideration and applicant must have a Cooperator Agreement on file, own or operate at least 20 acres in Lincoln County, and sell at least \$1000.00 worth of soil dependent products annually.

Sign-up for this program will run from September 23 through November 1, 2013. Applications will be available at the District office during this time.

For more information contact the Lincoln County Conservation District, 405-258-5011. The office is located at 201 N. Sandy Lane, Chandler, Ok and the office hours are from 8:00 a.m. to 4:30 p.m.

NOTICE

The Veteran's Administration is partnering with the Pawnee Indian Health Center to enroll all Native American and non-Indian Veterans for health care benefits the third Thursday of every month from 10:30 am to 1:00pm. Veterans will be able to get questions answered about their benefits without traveling to Tulsa, Muskogee or Oklahoma City. The Pawnee Service Unit is located on the Pawnee Nation Tribal Reserve, 1201 Heritage Circle, in Pawnee, Oklahoma 74058, for more information call (918) 762-6724.

Sac and Fox Nation Women's Auxiliary

The Sac and Fox Nation Women's Auxiliary meet the 3rd Thursday every month at 6:00 p.m. We have a pot luck dinner at every meeting. Our meeting locations alternate from the Stroud-Elder's Building to the Shawnee-Multi Purpose Building. If anyone needs information, they can contact Shawna Spoon by phone at 405-275-2581 or by e-mail at shawnaspoon@att.net.

What Tribal Members Need to Know About HEALTH INSURANCE EXCHANGES

WHAT IS HEALTH INSURANCE?

Health insurance is a little like car insurance. For car insurance, you pay a premium to the insurance company and they pay a portion of the costs if your car is wrecked. If you have health insurance, the insurance plan will pay for a portion of the costs of your visit to the doctor, emergency room and hospital stays, your medical tests, and your prescription drugs. Health insurance companies offer several types of plans that cover different health services.

HEALTH INSURANCE EXCHANGES ALLOW PEOPLE TO PURCHASE HEALTH INSURANCE PLANS.

A Health Insurance Exchange is a computer website where individuals can buy health insurance for themselves and their family, small businesses can buy health insurance for their employees, and Tribes can buy health insurance for their members. Starting January 1, 2014, there will be an Exchange in each state operated by state or federal government.

THE COST FOR HEALTH INSURANCE DEPENDS ON YOUR INCOME.

The **premium** is a monthly amount that is paid to the insurance company. The federal government pays a portion of the premiums for low and middle income people who purchase insurance through Exchanges. Sometimes Tribes or other organizations will pay for the rest of the premium cost. Check with your Tribal clinic to see what they recommend.

AMERICAN INDIANS AND ALASKA NATIVES WHO ENROLL IN HEALTH INSURANCE EXCHANGE PLANS DO NOT HAVE COST SHARING.

Cost sharing is the term used for both the deductible and co-pay. A **deductible** is the amount most consumers pay each year before the insurance company pays for health services. A **co-pay** is the amount most consumers pay at each visit. For American Indians and Alaska Natives with health insurance, there is never any cost sharing when you get your services from your Tribal or IHS clinic. The rules for cost sharing for services provided outside Indian health clinics can be complicated, but your Tribal clinic will know how to help so that you never have to pay cost sharing.

HEALTH INSURANCE EXCHANGE HAS A WEBSITE.

- People at your Tribal or IHS clinic can help you access the Exchange website.
- You will be asked a few questions and the information will be entered into the computer.
- The website will determine if you are eligible for Exchange plans or other programs, such as Medicaid and State Child Health Insurance Program (SCHIP).
- Information from your federal income tax will be used to determine whether you qualify for programs that reduce or eliminate the cost of health insurance.
- After you see what programs are available, you can decide whether you want to enroll. Enrollment can be done on the website.
- For information call the Black Hawk Health Center 918-968-9531

10 QUESTIONS About Enrolling in Health Insurance Exchange Plans

1. HOW WILL I BENEFIT FROM HAVING HEALTH INSURANCE?

Contract Health Services (CHS) does not have enough money to meet all the needs, so there is a priority list and sometimes CHS runs out of money. If you have health insurance, you can get the health services you need even if it is not high on the CHS priority list and even if CHS is out of money. Health insurance will pay for things that your Tribal or IHS program does not provide, such as medical specialists, tests, emergency room visits, and hospital care.

2. IF I ENROLL IN AN EXCHANGE PLAN, WILL I HAVE TO GET MY HEALTH CARE FROM A CLINIC FAR AWAY FROM WHERE I LIVE?

No. You can continue to use your Tribal or IHS clinic. Let them know that you have insurance so that they can receive payment for services they provide to you.

3. WILL THERE BE A COST TO ME TO ENROLL IN A HEALTH INSURANCE PLAN?

When you use the Health Insurance Exchange website, you will find out if you qualify for programs that pay all or a portion of the costs of health insurance. Your Tribe may be able to help with any additional costs.

4. I AM ELIGIBLE FOR INDIAN HEALTH SERVICE SO WHY DO I NEED TO HAVE HEALTH INSURANCE?

The Indian Health Service is funded at only about half the level of need, and Tribes only get about half the funding they need from the Indian Health Service. Your Indian health clinic must get the other half of funding from other sources, such as billing insurance. Health insurance is optional for American Indians and Alaska Natives. There is no penalty if you choose not to enroll in an Exchange plan.

5. WHAT ABOUT THE FEDERAL TRUST RESPONSIBILITY? SHOULDN'T THE FEDERAL GOVERNMENT PAY FOR ALL OF MY HEALTH CARE?

The Federal government is paying for Indian health care through many programs in addition to the Indian Health Service. In the new Health Insurance Exchanges, the Federal government is paying a portion of the cost of insurance. Also, there are special provisions for the Federal government to pay the co-pays and deductibles for American Indians and Alaska Natives enrolled in Exchange plans.

6. ISN'T IT "DOUBLE DIPPING" FOR IHS OR MY TRIBAL CLINIC TO RECEIVE FUNDING FROM CONGRESS AND ALSO BILL MY INSURANCE?

Congress expects IHS and Tribes to bill other insurance. The funding for Indian health care comes from many sources. The money is needed to provide services for everyone in our Tribal communities.

7. WHAT IF I ALREADY HAVE HEALTH INSURANCE?

If you already have health insurance through your job, you will not be eligible for the Health Insurance Exchange. If you are eligible for Medicaid, Medicare or the State Child Health Insurance Program (SCHIP), you will not be able to enroll in an Exchange plan. Tell your Indian health clinic about your health insurance.

8. HOW CAN I GET HELP TO ENROLL IN EXCHANGE PLANS?

Your Indian health clinic can help you find out if you are eligible to enroll in an Exchange plan. Starting in 2013, there will be a new website that simplifies the eligibility and enrollment process. Your privacy will be protected by federal law and the information you provide will be treated confidentially.

9. WHAT ABOUT ALL THE PAPERWORK FROM HEALTH INSURANCE COMPANIES?

You can ask that the paperwork be sent to your Indian health clinic instead of your home. Your clinic can monitor the paperwork and let you know when there's something you need to do.

10. WHAT SHOULD I DO NEXT?

Go to your Indian health clinic and ask for help to see if you qualify for an Exchange plan. Bring your Social Security card. You have a choice. If you decide to enroll in a health insurance plan, you will be helping yourself, your family and your community!