

# Health Care Reform in Indian Country

*Self-Governance Tribes Striving Towards Excellence in Health Care*

Story by Mim Dixon  
Photos by Brian Adams

## Tribal Sponsorship Gives

### *Peace of Mind, Access to Care and Better Health*

ANCHORAGE, AK —

When the movie crew for “Big Miracle” starring Drew Barrymore came to shoot scenes in Alaska in 2012, Mary Lou Asicksik tried out for one of the parts. She didn’t get the part she wanted, so she signed on as an “extra” for the movie. The director remembered her tryout and insisted that the script be rewritten to give her lines.

“He saw a spark in me,” recalls Ms. Asicksik, who grew up in the small Inupiaq village of Shaktoolik. “Big Miracle” motivated her to continue acting and also made her a member of the Screen Actors Guild.

After relocating to Los Angeles to continue her acting career, she worried about what would happen if she got sick or had an accident on the freeways. There was no Indian Health Service hospital. She didn’t work enough to qualify for health benefits from the Screen Actors Guild, and she couldn’t afford to buy insurance.

“We sometimes take our health care for granted because it is pre-paid,” she reflects.

After a year in California, Ms. Asicksik returned to Anchorage. Southcentral Foundation (SCF) helped her to obtain insurance through the Affordable Care Act. The premiums were \$396 per month, and the Tribally-Sponsored Health Insurance Program (TSHIP)

paid the entire amount since Ms. Asicksik’s income was too low to qualify for tax credits. If Alaska had Medicaid Expansion, there would be no cost for health coverage for her. As a shareholder in Bering

Ms. Asicksik and other artists are finding that they can pursue their dreams and still have peace of mind that comes from having health insurance.

Small business owners like Tammy Brown also turn to

Her husband washes dishes at a restaurant which does not offer him any health insurance.

The couple got help from SCF to enroll in an insurance plan through the Marketplace. They receive \$874 each month in advance payment of tax credits which pays their entire premium for a bronze family plan. Under the Affordable Care Act (ACA), the family has no co-pays or deductibles because they are shareholders in one of the many Alaska

Native regional and village corporations created by the Alaska Native Claims Settlement Act of 1971 (ANCSA).

#### **Tribally-Sponsored Health Insurance Program (TSHIP)**

Southcentral Foundation uses the term “customer-owner” instead of “patient.” About 65,000 Alaska Native and American Indians who live in Anchorage and surrounding areas receive their primary care, dental, behavioral health, and optometry services from SCF. In addition, SCF partners with the Alaska Native Tribal Health Consortium (ANTHC) to own and operate the Alaska Native Medical Center, a hospital in Anchorage that receives referrals from the entire state.

The Tribally-Sponsored Health Insurance Program (TSHIP) is a collaboration of ten Tribes and Tribal Organizations in Alaska,



Actor Mary Lou Asicksik and other artists can pursue their dreams and still have health insurance through the Affordable Care Act.

Straits Native Corporation, Ms. Asicksik has no co-pays or deductibles under the Affordable Care Act.

TSHIP for help getting health insurance. Ms. Brown is the sole owner and only employee of a house cleaning business.

# Peace of Mind

continued

including SCF. TSHIP pays the portion of premiums that are not subsidized by federal tax credits when Indian Health Service beneficiaries who meet the guidelines enroll in insurance plans through the federally-facilitated marketplace (FFM) for Alaska. Alaska does not have Medicaid Expansion, which could provide coverage for an additional 15,700 uninsured Alaska Native people. The TSHIP model during the first year of ACA enrollment used health insurance brokers.

During the open enrollment period for the 2015 coverage year, SCF decided that it would create a team of people dedicated to enrolling customer-owners in insurance through the Marketplace. The TSHIP team is located in a building a few miles away from the closest SCF clinic. Team members call customer-owners who do not have insurance and invite them to learn more. When customer-owners come to their office, they can watch the computer enrollment process on a large screen mounted in the private consultation room. The TSHIP team will also meet people at the clinic when they

have an appointment and do the enrollment on a laptop computer.

## Health Insurance is Changing Lives

Bernadette Counter-Stepanoff was born on the Fort Peck Reservation in Montana. After her mother died when she was six years old, her stepfather brought her to Alaska.

"This is my home," she says about Anchorage, where the Sioux Tribal member has lived since 1979. However, life has not been easy for her in the Far North. Violence, abuse, and homelessness have taken a toll on her health.

Now she is working hard to get her diabetes and other health problems under control.

"Health insurance has helped a lot," she says. "I'm using my benefits to help me get healthy this year."

Ms. Counter-Stepanoff received a call from Christine Cline, Health Benefit Specialist at SCF, in December offering to help her enroll in health insurance. Ms. Counter-Stepanoff came to the SCF office where she talked to Ms. Cline about health insurance and watched a video.



Bernadette Counter-Stepanoff is using her health insurance benefits "to help me get healthy this year."

"I was confused," Ms. Counter-Stepanoff admits, "and I'm still learning the language." This was the first time in her life to have health insurance.

Ms. Cline helped her fill out the paper work and showed her how to go on-line to view her account. She also asked Ms. Counter-Stepanoff to contact her if she had any life changes.

TSHIP is paying \$420 per month for Ms. Counter-Stepanoff's premiums. Her income is too low for tax credits. As an American Indian enrolled in a federally-recognized Tribe, she has no co-pays or deductibles.

"I'm very thankful for the TSHIP program," she says. "I know I couldn't afford health insurance without it."

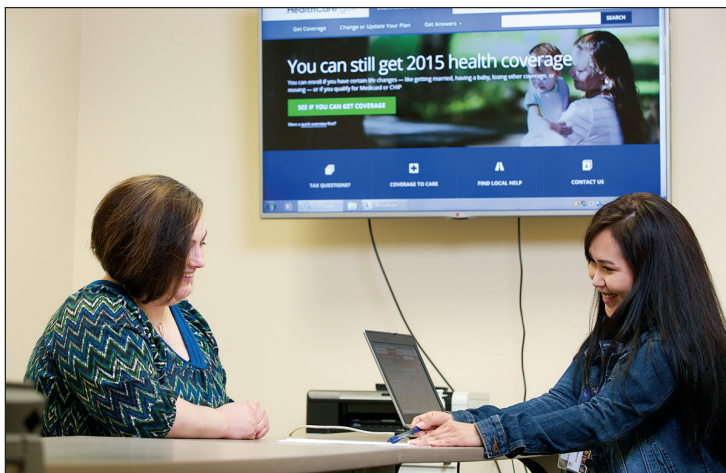
She still goes to her primary care provider at the Alaska Native Medical Center. With health insurance, she feels like her doctor is able to refer her for additional care.

Back pain had made it difficult for her to walk. After getting an MRI, she started going to a physical therapist twice a week. She is using traditional healing instead of pain medications.

She enrolled in the Win to Lose program which has encouraged her to wear a pedometer, walk regularly and improve her nutrition. In the past year, Ms. Counter-Stepanoff has lost 110 pounds.

Ms. Counter-Stepanoff reports that her Type 2 diabetes is better controlled. She used to have six shots of insulin a day. Now she only has one slow acting insulin shot a day.

In the first six months of 2015, insurance paid about \$36,000 for health care costs for Ms. Counter-Stepanoff. Her personal investment in getting healthy, combined with the TSHIP payment of insurance premiums, is expected to reduce the cost of her care over time for both SCF and Moda. Most important, it allows her to live a healthier and more fulfilling life. ■



Small business owner Tammy Brown (left) receives assistance from Genevieve Hutson at Southcentral Foundation to enroll in health insurance through the Marketplace.

This article is part of the Success Stories project sponsored by Tribal Self-Governance Advisory Committee (TSGAC). Article may be reprinted in Tribal newspapers and other places. More information on Tribal Sponsorship and the Affordable Care Act is available at [www.tribalselfgov.org](http://www.tribalselfgov.org)