

## **Connie Saaristo, Fond du Lac Ojibwe, Minnesota**

My name is Connie Saaristo and I am the Circle of Health Director for the Mille Lacs Band of Ojibwe. I am a Fond du Lac enrollee. I have been given this position to set up a tribally owned and operated health-insurance plan. The Circle of Health is the Band's commitment to providing universal health care to all Band members of the Mille Lacs Band of Ojibwe. The Circle of Health will act as a supplemental insurance policy for Band members. We will be paying for services that are not typically paid by other insurance companies. Services like radiocaretotomy.

This is the first and only tribal health-insurance plan being developed in the country. Other tribes are looking at this as a model and may decide to do something similar for their own tribe, but at this time Mille Lacs is very innovative in developing this tribal health plan for its members. Our model is the very first.

This type of plan is needed because often people have insurance coverage, but they still end up with large bills because of deductibles for services that are not paid for. That can really burden a family. The federal government promised access to health care for Indian people, so we are not letting them off the hook on that responsibility. We are asking people to apply for what they are eligible for and then we will be supplementing the coverage for those services that are medically necessary. We are covering all Band members who live within the United States, which is approximately 36 states. Including children and spouses, we should have a total of anywhere between 6,000 and 8,000 people eventually enrolled into the health plan.

The Circle of Health will cover all Mille Lacs Band members, non-member children under 19 years of age who are the natural children, step children, foster children and legal wards or orphans of band members. We are also covering non-enrolled spouses and dependent

children 19 years of age and older of a Band member under the guidelines of an underlying insurance plan. Nonmember pregnant women with a Band member's child will be covered for the duration of the pregnancy and six weeks postpartum.

When we have everyone enrolled for the first year, our expectations are that we will enroll at least between 6,000 and 8,000 people. We began May 1, 1999, to enroll people into the Circle of Health by paying their premiums, co-pays and deductibles. We will be phasing people into the program as their enrollment forms come back and whenever their eligibility and their criteria for enrollment is met.

Members can go anywhere for health care, to any provider that they wish. It's an open access system. They can also come to the Nayahshing Clinic. We would like to see members come here if they live in this area and utilize our services that are available. Nationwide they will be able to access any health-care provider that will accept their insurance card. I will be working with providers to educate people on the Circle of Health program.

The Circle of Health is an insurance corporation. At this point we are not looking at this corporation as a money-making business. It's money that the Band is putting into health care for it's members, making sure that people aren't left with large bills and people are getting the coverage and health care that they need. The goal is to create a healthier community of Band members wherever they may live.

There was a great need for this type of coverage because people were left with large bills. People were not going and seeking medical care because they had no insurance. They were afraid to make these large bills, and people who did make large bills ended up in a lot of financial difficulties because of it.

Once a member is enrolled in the Circle of Health they will receive a member packet that will describe their plan and some of the things that will be covered. Some of these things are an extra pair of glasses, contacts, bifocal lenses without lines, cosmetic surgery, smoking cessation programs, nutritional counseling, chemical dependency and substance abuse programs, radiocaretotomy, restriction or replacement glasses, traditional healing, other services that are medically necessary and approved by a doctor. We will work with the member to have these services prior authorized so they can have the services that they need.

It's very challenging to start up this kind of a program. You first need to make contact with all of the members nationwide to determine what kind of insurance they have and at that point work with the board to determine the types of coverage we shall provide. Also communication with the members is important, making sure that they get onto the right health plan, that they are in the right category to cover their needs. Then also a challenge is to coordinate with providers and to coordinate with out of state clinics or hospitals to provide the services for people.

The sky will not be the limit on this particular policy. We will look at each situation and we may have, at some point, purchase a stop-loss insurance policy for catastrophic cases and situations where people need the services and have no other means to pay. We will limit other specific services, maybe repetitive-type services that a person may or may not be benefiting by, and that's part of the prior authorization that a medical review team will take a look at and make sure it's medically necessary for the person.

Our first year with the Circle of Health will be a learning experience. We will learn from working with providers and members and coordinating health care. After the first year, we may look real hard at expanding who we would cover because there's a lot of specific

situations people have, living situations that might not quite fall into our criteria, but for the first year we are going with the criteria that the board determined about who would be covered, and we would expand that at some point. We would be expanding and hopefully by five years we would be able to promote this kind of a program and other tribes would take a look at it to provide services for their members.

This is a tremendous commitment by the tribe for its members to provide health care. I think anyone would like to have 100 percent coverage and be able to go to the doctor when they are ill and take care of their families. I think this commitment says something for Mille Lacs. They want healthy members, and they want people to get to clinics and doctors and keep themselves healthy so we can have a future of healthier people.

This is very exciting for me to be a part of this.

I had heard about this project maybe six month before I was hired for the position, and I thought it was very exciting, very unique, and I wanted to be a part of it. I worked in the health industry previously. I managed the medical-assistance program in the Minnesota Care Program for First Plan of Minnesota, and I was hearing a lot about this and was very curious. When the position was posted, I applied and was very excited and thrilled to be chosen for the position. It says a lot about me, and it says a lot about Mille Lacs in wanting to have quality programs. To be able to be a part of that is extremely important, especially to an Indian person.

The Circle of Health is a unique program. It's the only one of its kind that will provide 100 percent coverage for its Band members. We will be the very first tribal health-insurance plan in the whole country providing this kind of coverage for its members. I am not able to do this type of project alone as one person. It takes a community effort in cooperation with the members to coordinate their health care.

In developing the communication to members we created a brochure, and as an idea we asked the students from the Nayahshing School to develop a logo and a design for the front of the brochure. The ninth grade class came up with the logo. The designer was Whalen Davis. He designed the logo. As a reward to the students, they asked if they could have t-shirts with the logo of the Circle of Health on it. That kind of shows how they are proud of what the Band has committed to. Also, Marge Anderson has put her dream in a statement on the brochure as to what she would like to see for health care for the Band members. We have a local member and doctor on the brochure also that shows the commitment to good health care. This brochure goes to all Band members and also for information and marketing and just to tell about our program when we go to different places.

Our mission statement for the Circle of Health: The Circle of Health is an insurance program created by the Mille Lacs Band of Ojibwe. Its goal is to ensure universal health care for all Mille Lacs Band members.

Marge Anderson, the chief executive of the Mille Lacs Band of Ojibwe, states, “Providing for our members is the Band’s first and foremost priority, and nothing is more important than good health. The Circle of Health brings us another step closer to insuring that all Band members have the basic necessities of life.”

We are very proud of the community-wide effort of this type of program and the response that I have received from the community. We also have the logo for the Circle of Health, which states, “Where care, culture and the community complete the circle.” This was submitted by my husband, Duane Saaristo, as part of my community and we will both be members of the Mille Lacs community soon.