

PROCEDURE FOR ACQUIRING PRIVATE INSURANCE

- Any Circle of Health Staff can help band members begin the process by completing the Consent for Release of Confidential Information Forms or print, complete, and submit out of the Forms section of the Policies and Procedures.
- Next they should talk with the Benefit Coordinator, or Director.
- The band member can proceed to a local independent insurance agent, listed below are agencies who have worked well with the Circle of Health office:

Onamia	Princeton Insurance	Mary Hamers	320-532-4645
St. Louis Pk	St. Louis Park	Darryll Gullickson	952-582-2930
Bemidji	actively seeking new contact		
McGregor	Hansen Insurance	Tim Hansen	218-768-3306
Hinckley	Town & Country Ins.	Jeni Olander	320-384-7423
Hopkins	MN Insurance Agy	Jamie Williams	612-870-8099

- Put aside 15-20 minutes to meet with the Insurance agent, make sure to bring your drivers license, or band ID. You may also need to provide residency, so if you can bring a recent utility bill with your current address.
- An Insurance Agent from the list above, is aware of our procedure and will fax your initial premium down payment to our office. Once received here, a check request is submitted which includes a week turn around time. It typically takes 30-45 days for insurance to become active. Within this time period if you have medical needs, use the Ne Ia Shing Clinic and get authorization from Frances Davis (IHS) who will call and verify with our office, that you have already begun the insurance sign up process.
- If you are using an agent other than that from the list above, make sure to have them call our office BEFORE any paperwork begins.
- If you have been approved you will receive insurance cards in the mail, along with a benefit summary book. Before Circle of Health will issue you our cards, you need to submit front and back copies of your insurance cards, and fill out an enrollment form with your policy information.
- If you have designated Circle of Health as the payor of your premium, you still may receive premium notices, make sure to give them to our office as soon as possible. Most likely if you receive a notice we are not, and we are unable to pay premiums without the “return this portion” with your payment. This could result in loss of coverage, and reinstating the policy will be impossible.