



*A New Day for the Civil Service*

# Federal Employee Health Benefits (FEHB) for tribal employers


IHS/CAO  
Annual Tribal Consultation  
March 8, 2012

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# Affordable Care Act

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- The Affordable Care Act authorized tribes, tribal organizations, and urban Indian organizations to purchase FEHB and FEGLI for their employees.
- The first tribal employees will have FEHB coverage on May 1, 2012.
- FEGLI will begin at a later date.

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# OPM Outreach to Tribes and Tribal Organizations

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- Formal Consultation Sessions
- Attended conferences for NIHB, NCAI, USET, CRIHB, NNAHRA, Self-Governance Tribes
- Tribal/Federal Technical Work Group
- Open Call



# OPM Outreach to Tribes and Tribal Organizations

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## Dear Tribal Leader Letters

- October 5, 2010: Questionnaire
- May 2, 2011: Announcing Consultation
- December 21, 2011: Coverage Timeline

[www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms)

[TribalPrograms@opm.gov](mailto:TribalPrograms@opm.gov)

202.606.2530





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## **FEHB Basics**

- 8 million covered lives
- 91 plans (206 choices) in 2012
- No waiting periods or pre-existing condition limitations
- Inpatient, outpatient, pharmacy, primary care and specialist doctor visits, limited dental and vision benefit



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# Eligibility

The image shows a vertical strip of the American flag on the left side of the slide, featuring white stars on a blue field and red and white stripes.

# Which Tribal Employers Can Participate?

The Affordable Care Act (ACA) states that:

1. tribes or tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act, and
2. urban Indian organizations carrying out programs under title 5 of the Indian Health Care Improvement Act

are entitled to purchase coverage, rights, and benefits of the FEHB Program for their tribal employees, so long as the necessary contributions are paid into the appropriate trust fund.

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# Which Tribal Employees Can Participate?

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- Eligible
  - Common law employee
  - Meet FEHB requirements for type of employment (e.g., intermittent employees are not eligible)
- Ineligible
  - Contractors
  - Retirees
  - Volunteers



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# Which Family Members Can Participate?

- Spouse (as defined in the Defense of Marriage Act)s
- Children under age 26 including:
  - Recognized natural children or adopted children
  - Stepchildren
  - Children over age 26 incapable of self-support, if disabling condition began before age 26
  - Foster children, only if enrollee certification

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# FEHB Enrollment Types

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- Self Only
- Self and Family (covers any eligible family member)
- FEHB statute does not permit any other type of enrollment



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# Tribal Employer Election to Participate

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# Tribal Employer Participation

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- First effective coverage date:  
May 1, 2012.
- Enter in anytime after that date
  - Monthly, rolling basis



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# Notification of Interest

- At least 3 months in advance of the effective coverage date
- Notify OPM by either
  - Emailing at [tribalprograms@opm.gov](mailto:tribalprograms@opm.gov)
  - Calling the Tribal Desk: 202.606.2530
- OPM confirms the interest
  - Sends Expressed Interest Fact Sheet for tribal employer to fill out
  - Sends application packet

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# Signed Agreement

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- At least 2 months in advance of the effective coverage date
- Application Packet
  - Agreement
  - Contact Information
  - Billing Unit Information
  - Bank Account Information
  - Temporary Continuation of Coverage Memorandum of Understanding



# Signed Agreement (con't)

- Email [tribalprograms@opm.gov](mailto:tribalprograms@opm.gov)
  - Mail to OPM  
U.S. Office of Personnel Management  
Federal Employee Insurance  
Operations  
Attn: Tribal Programs, Demi Mozian  
1900 E Street NW, Room 3425  
Washington, D.C. 20415
- OPM confirms eligibility and sends acknowledgement letter.

# FEHB Coverage Timeline

Notification of Interest to OPM	Signed Application Package	Effective Date of coverage
2/1/2012	3/1/2012	<b>5/1/2012</b>
3/1/2012	4/1/2012	6/1/2012
4/1/2012	5/1/2012	7/1/2012
5/1/2012	6/1/2012	8/1/2012
6/1/2012	7/1/2012	9/1/2012
7/1/2012	8/1/2012	10/1/2012
8/1/2012	9/1/2012	11/1/2012
9/1/2012	10/1/2012	12/1/2012





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# Tribal Employee Enrollment

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# When Can Tribal Employees Enroll in FEHB?

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- Initial Enrollment Opportunity
- New tribal employee (or newly eligible to enroll)
- Annual Open Season
- Certain Qualifying Life Events (QLEs)

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# Picking a Health Plan

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- What types of plans are offered?
  - Fee-for-Service (FFS) with Preferred Provider Organization (PPO)
  - Health Maintenance Organization (HMO)
  - High Deductible Health Plan (HDHP) with Health Savings Accounts (HSA)
  - Nationwide and Local Plans

# 2012 Monthly Premiums

Plan	Type of Enrollment	Total Monthly Premium	Tribal Employer Pays	Tribal Employee Pays
BC/BS Basic	Self Only	\$487.54	\$365.66	\$121.88
	Self & Family	\$1141.70	\$856.28	\$285.42
BC/BS Standard	Self Only	\$587.88	\$402.46	\$185.42
	Self & Family	\$1327.80	\$897.76	\$430.04



# 2012 Monthly Premiums

Plan	Type of Enrollment	Total Monthly Premium	Tribal Employer Pays	Tribal Employee Pays
MHBP Standard	Self Only	\$611.20	\$402.46	\$208.74
	Self & Family	\$1398.76	\$897.76	\$501.00
MHBP Value Plan	Self Only	\$343.09	\$257.32	\$85.77
	Self & Family	\$817.96	\$613.47	\$204.49

# 2012 Monthly Premiums

Plan	Type of Enrollment	Total Monthly Premium	Tribal Employer Pays	Tribal Employee Pays
GEHA Standard	Self Only	\$370.89	\$278.17	\$92.72
	Self & Family	\$843.46	\$632.60	\$210.86
GEHA High	Self Only	\$587.49	\$402.46	\$185.03
	Self & Family	\$1336.14	\$897.76	\$438.38

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# When Can Tribal Employees Change Their FEHB Enrollment?

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- Annual Open Season
- Qualifying Life Events (QLEs)



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# Payment



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# Cost Breakdown

- FEHB premiums will be paid by the tribal employer and tribal employee with no contribution from the Federal government.
- At a minimum, tribal employers must contribute the “government share” for FEHB coverage.
- Government share is 70% - 75% of average premiums, tribal employer may contribute more.
- Small fee covers administrative expenses

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# How Do Tribal Employees Pay?


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- Salary deduction
- Pre-tax payment of premiums is available if tribal employer has arranged for it in accordance with IRS rules.

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# Premium Collection

- Collect monthly on retroactive basis
- Tribal employer designates a bank account
- Total amount of premiums must be in the account at time of collection
- NFC collects the money and passes it onto OPM
- OPM forwards the money to the carriers


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# What Does the Office of Personnel Management (OPM) Do?

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- Administers contracts with FEHB carriers
  - Negotiates benefits and rates
  - Resolves disputed health benefit claims
- Publishes FEHB regulations, informational materials and forms
- Maintains FEHB tribal website  
[www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms)



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# What Does the National Finance Center (NFC) Do?

- Handles enrollment and payment collection in lieu of a Federal agency on behalf of tribal employers
- Transmits enrollment data to health plans
- Collects total premiums due from tribal employer's
- Transmits premiums to U.S. Treasury which sends them to OPM where funds are distributed to health plans
- Provides reports to tribal employers and OPM
- Reconciles enrollment records with health plans and tribal employers

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# What Do FEHB Plans Do?


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- Provide plan brochures
- Furnish a plan identification card for each enrollee/family member
- Maintain provider networks
- Process claims and/or provide services to enrollee and covered family members
- Reconcile enrollment records
- Reconsider disputed claims



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# Resources

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# Resources

- [www.opm.gov/tribalprograms](http://www.opm.gov/tribalprograms)
  - Handbook
  - Tribal FEHB Guide
  - FastFacts
  - Quick Guide
- Benefits Officers only inquiries:
  - Phone: 202-606-2530 or
  - Email: [tribalprograms@opm.gov](mailto:tribalprograms@opm.gov)