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Tribal Benefits Officer Training: Federal Employees Health Benefits (FEHB) Program Features

U.S. OFFICE OF PERSONNEL MANAGEMENT

Agenda



- Introduction
- Roles
- Eligibility
- Premium Costs
- Plan Types
- How to Enroll in a Plan
- Continuing Coverage
- Resources



Introduction

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Introduction

- 91 plans (206 choices) in the FEHB Program for 2012
- No waiting periods or pre-existing condition limitations


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Laws and Regulations

- Title 5, United States Code (U.S.C.), Chapter 89 - Health Insurance
- Title 5, Code of Federal Regulations, Parts 890 and 892
- Affordable Care Act (ACA)
 - Section 10221 (codified as 25 U.S.C. 1647b)
 - Section 2714 of the ACA



Roles

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

- Administers contracts with FEHB plans
 - Negotiates benefits and rates
 - Resolves disputed health benefit claims
- Publishes FEHB regulations, informational materials and forms
- Maintains FEHB tribal website
www.opm.gov/tribalprograms

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What Do Tribal Employers Do?

- Provide general guidance to tribal employees
- Administer Initial Enrollment Opportunity and conduct the annual Open Season
 - Enroll eligible tribal employees in plan of their choice through Tribal Insurance Processing System (TIPS)
- Withhold premiums
 - Inform tribal employees how much they will pay in premiums
- Work with National Finance Center (NFC) and carriers to reconcile enrollments

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What Does the National Finance Center (NFC) Do?

- Receives enrollment forms Standard Form (SF) 2809 & SF 2810 from tribal employers via TIPS
- Transmits enrollment data to health plans
- Collects total premiums due from tribal employer's "FEHB Account"
- 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?

- 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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FEHB Enrollment Reconciliation

- Plans must reconcile with NFC
- NFC resolves discrepancies with tribal employers
- Centralized electronic enrollment reconciliation clearinghouse (CLER) helps NFC reconcile



Eligibility

The image shows a close-up of the American flag, focusing on the blue field with white stars and the red and white stripes. The flag is positioned on the left side of the slide.

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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Tribal Employee Eligibility

- Eligible
 - Meet Internal Revenue Service’s “definition” of common law employee
 - Meet FEHB requirements for type of employment (e.g., intermittent employees are not eligible)
- Ineligible
 - Contract Employees
 - Tribal Retirees
 - Volunteers

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Which Family Members Are Eligible?

- Spouse (as defined in the Defense of Marriage Act)
- 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 certifies that:
 - child lives with tribal employee in regular parent-child relationship
 - tribal employee is primary source of financial support for the child
 - tribal employee expects to raise child to adulthood

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Premium Costs

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Cost Breakdown

- FEHB premiums will be fully funded by the tribal employer and tribal employee contributions with no contribution from the Federal government.
- At a minimum, tribal employers must contribute the “government share” for FEHB coverage.
- Tribal employer contribution is approximately 70% - 75% of average premiums.
- Tribal employee share is the remaining 25% - 30% of the premiums.

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How Do Tribal Employees Pay?

- Salary deduction
- Tribal employees can use pre-tax dollars to pay their share of the premium IF their tribal employer participates and offers premium conversion (in accordance with Internal Revenue Service rules)



Plan Types

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Picking a Health Plan

- What types of plans are offered?
 - Fee-for-Service (FFS) with Preferred Provider Organization (PPO)
 - Health Maintenance Organization (HMO)
 - Consumer-Driven Health Plan (CDHP)
 - High Deductible Health Plan (HDHP)

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FFS Plans

- 10 nationwide FFS plans offering PPO providers
- Lower costs if PPO provider is used
- Any eligible medical provider can be used but if non-PPO provider is used, enrollee will pay more of the charges
- Some paperwork if PPO provider is not used

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HMOs

- HMOs operate in a specific geographic area (service/enrollment area)
- Generally members must use HMO network providers and get referrals from primary care doctor
- Enrollees must “live” or “work” in HMO’s service area to enroll (may change plan if enrollee or family member moves)

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CDHPs

- Combine traditional health plan with separate medical and dental funds
- Annual medical fund used first for covered expenses
- When medical fund is exhausted, must meet deductible before traditional health insurance coverage pays

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HDHPs

- Provide coverage for high-cost medical events and a tax advantaged way to build savings for future medical expenses
- Annual deductible and cost sharing
- Premium contribution to Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)
- Tax-free withdrawals from accumulated funds to pay for qualified out-of-pocket expenses including annual deductible

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How to Enroll in an FEHB Plan

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FEHB Enrollment Types

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

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When Can Tribal Employees Enroll in FEHB?

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

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When Can Tribal Employees Change Their FEHB Enrollment?

- Annual Open Season
- Qualifying Life Events (QLEs)

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SF 2809 Used for FEHB Enrollment

- The FEHB Health Benefits Election Form (Standard Form [SF] 2809) is used for FEHB enrollment
- Tribal employee completes and submits SF 2809 to tribal employer
- Tribal employer reviews and enters SF 2809 information into TIPS and submits the information to NFC timely
- NFC via TIPS sends SF 2809 data to FEHB plan

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SF 2810 Used for Other Actions

- Notice of Change in Health Benefits Enrollment (SF 2810) is used for enrollment actions that do not require enrollee's signature
- SF 2810 used to process
 - Terminations
 - Transfers between tribal employers
 - Reinstatements
 - Name changes

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Continuing Coverage

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When FEHB Coverage Ends

- 31-day extension of FEHB benefits (at no additional cost to member)
- Temporary Continuation of Coverage (TCC)
- Conversion to individual contract with the plan



Resources

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Steps for Tribal Employers

- Designate a Benefits Officer
- Hold health fairs and provide benefits counseling to tribal employees
- Determine tribal employee's eligibility to enroll and whether family members meet FEHB requirements
- Ensure FEHB forms are properly completed
- Subscribe to OPM's listserv at tribalprograms@listserv.opm.gov
 - Type "Subscribe" in email subject line

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Resources

- www.opm.gov/tribalprograms
 - Tribal FEHB Handbook
 - FEHB Guide for Tribal Employees
 - Tribal FastFacts
 - Tribal Quick Guide
- Benefits Officers Only inquiries:
 - Phone: 202-606-2530 or
 - Email: tribalprograms@opm.gov

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More to Come

Look for future presentations

- Enrollment
- Eligibility
- Finance
- Guidance on FEHB Forms
 - SF 2809
 - SF 2810