



April 2012

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FEHB Enrollment through Tribal Employers

A Briefing for FEHB Plans

FEHB Agenda

- Introduction
- FEHB Eligibility
- FEHB Enrollment
- FEHB Premium Costs



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FEHB Agenda (cont.)

- How Does FEHB for Tribal Employees Work?
- What Is OPM Doing?
- Brochures
- Train the Trainer



Introduction

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Law

- Affordable Care Act (ACA), Section 10221 (codified as 25 U.S.C. 1647b)
- Entitles certain tribal employers to purchase the coverage, rights, and benefits of FEHB for their employees

Indian Tribes

- 565 Federally recognized Indian tribes, tribal organizations, and urban Indian organizations
- Dependent domestic sovereigns



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FEHB Program and Tribal Employers

- Tribal Employer = Federal agency
- Tribal Employee = Federal employee

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FEHB Program

- Same 91 available plans (206 choices) with same benefits and same provider networks
- No waiting periods or pre-existing condition limitations

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FEHB Program (cont.)

- Temporary Continuation of Coverage
- 31-day extension
- Conversion to individual policy

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FEHB Program (cont.)

Major differences from FEHB for Federal employees:

- Cannot carry FEHB into retirement
- No spouse equity or survivor enrollments
- Tribal employer premiums are billed/paid to the National Finance Center (NFC) on a monthly basis
 - NFC pays premiums to health plans monthly



FEHB Eligibility

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Tribal Employee Eligibility

- Eligible
 - Meet “definition” of common law employee
 - Meet FEHB requirements for type of employment
- Ineligible
 - Contract Employees
 - Tribal Retirees
 - Volunteers

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Tribal Employment

Tribal employment may include:

- Gaming establishments
- Hospitality
- Agriculture
- Construction
- Government functions



Test Scenarios

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Test Your Knowledge

Scenario #1

Are all tribe members eligible for coverage under the FEHB Program?

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Answer

No. Only tribal employees, as allowed by the Indian Health Care Improvement Reauthorization and Extension Act that the ACA incorporated and enacted, are eligible.

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Test Your Knowledge

Scenario #2

Can a covered tribal employee add his/her mother as a family member under their FEHB enrollment?

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Answer

No. The eligibility guidelines for family members of tribal employees are the same as the eligibility guidelines for family members of Federal employees. A mother cannot be added as an employee's covered family member in either situation.

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Test Your Knowledge

Scenario #3

Will the tribal employees have the same variety of FEHB plans to enroll in as Federal employees?


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Answer

Yes. Tribal employees will have the same variety of FEHB plans to enroll in as Federal employees.




FEHB Enrollment

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Enrollment and Plan Options

- No difference in:
 - Plan types: Fee-for-service, HMOs, HDHPs and CDHPs
 - Options: High and Standard
 - Enrollment types: Self and Self and Family
- Plan enrollment codes assigned by OPM

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When Can Tribal Employees Enroll in FEHB?

- Initial enrollment opportunity
 - 1st effective date of coverage is May 1, 2012
 - 1st of the month thereafter
- Tribal employers may participate in premium conversion

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When Can Tribal Employees Enroll in FEHB? (cont.)

- After the tribal employer enrolls
 - New tribal employee (or newly eligible to enroll)
 - **Same** as Feds
 - Annual Open Season
 - **Same** dates as Feds but January 1st effective date following Open Season
 - Certain Qualifying Life Events (QLEs)
 - **Same** as Feds
 - Requires completion of SF 2809

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When Can Tribal Employees Change Their FEHB Enrollment?

- No difference from FEHB for Federal employees:
 - Annual Open Season
 - Certain Qualifying Life Events (QLEs)
 - For the full list of QLEs go to:
http://www.opm.gov/forms/pdf_fill/sf2809.pdf
 - Requires completion of Standard Form 2809

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How Does FEHB Coverage End?

When tribal employee's FEHB enrollment ends, the same forms are used and the effective date of the termination or cancellation is the same

- **Termination:** a required action made by the tribal employer – uses an SF 2810
- **Cancellation:** a voluntary action made by the tribal employee – uses an SF 2809



FEHB Premium Costs

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Premiums

- Same total premiums paid as Federal employees
 - FEHB premiums will be fully funded by the tribal employer and/or tribal employee contributions
 - Tribal employer may contribute more than the “government employer share” for FEHB coverage, but not less
 - Billed on a monthly basis



Test Scenarios

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Test Your Knowledge

Scenario #4

Is there a 31-day extension of coverage for enrollment terminations?

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Answer

Yes (but not for cancellations).

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Test Your Knowledge

Scenario #5

Will tribal employees have the same rates as Federal employees for 2012?

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Answer

Yes. The health plans will receive the same “net-to-carrier” premium they receive for Federal employees.


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How Does FEHB for Tribal Employees Work?

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Tribal Initial Participation

- Tribal employers must:
 - Notify OPM at least **3 months** in advance of coverage effective date
 - Sign agreement with OPM at least **2 months** in advance of coverage effective date
 - Hold initial enrollment opportunity for tribal employees

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Tribal Initial Participation (cont.)

- No waiting period
- Carriers will see enrollment data beginning April 1st

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Tribal Initial Participation (cont.)

- Tribal employers assigned single payroll office number
 - Payroll office number: 12400096
- Each tribe billing unit will be assigned a 4-digit identification code

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Tribal Group Termination

- Tribal employers are committed to minimum period of participation to the end of the calendar year
- Tribal employers can terminate by giving notice
- Notice to plans of group termination is through the current termination procedures

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What Is OPM Doing?

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Tribal Teams

- Materials Team
- Training Team
- Carrier Team
- Technical Team
 - NFC
- Tribal/Federal Technical Workgroup

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Materials Team

This team developed enrollment materials such as:

- Tribe-specific Guide
- Tribal FEHB Handbook
- Tribal Website
- Tribal FastFacts about FEHB and the initial enrollment opportunity
- Quick Guide and
- Guidance to SF 2809 and SF 2810

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Training Team

- Developed modules to train carriers, tribal employers, and the National Finance Center about FEHB for tribal employees
- Modules cover FEHB 101, eligibility, enrollment, finance, forms, and more

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Carrier Team

- The Carrier Team gained valuable feedback from carrier representatives through bi-weekly teleconferences
- Carriers with high tribal employer populations were targeted which helped OPM understand carrier concerns and possible implementation issues
- Created listservs and Carrier Letters to disseminate information to carriers

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Technical Team

- The Technical Team handles all technical issues for tribal employers and employees including:
 - Tribal FEHB website (www.opm.gov/tribalprograms)
 - Online Plan brochures
 - Plan Comparison Guide and
 - How OPM will deal with situations of insufficient pay by tribal employers

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Tribal/Federal Technical Workgroup

- The Workgroup consults directly with tribal employers
- Their feedback has been integral in OPM's development of policies and guidelines for tribal employees



Brochures

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Brochures

- Current brochures will be used but the enrollee's contribution will vary by tribal employer
- Rates for each billing unit are available from the tribe benefits officer
- Carriers could receive an influx of requests for paper brochures from tribal employers

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Brochures (cont.)

- Experience-rated carriers should contact their Contract Specialists
- Community-rated carriers can adjust if needed during the rate reconciliation process
 - Contact your Contract Specialist if a significant number of brochures are requested



Test Scenarios

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Test Your Knowledge

Scenario #6

Tribal employer B wishes to participate in the FEHB Program effective May 1, 2012.

What is the due date of its notice to participate?

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Answer

Notice to OPM is due 90 days prior to the effective date. For a May 1 effective coverage date, the notice due date was February 1.

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Test Your Knowledge

Scenario #7

Tribal employer C contacted OPM with 90 days notice to participate and signed the agreement with OPM March 15, 2012.

Can tribal employer C's employees' coverage be effective May 1, 2012?

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Answer

No. The agreement with OPM must be signed at least 60 days prior to the coverage effective date.

Coverage would begin June 1, 2012.

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Test Your Knowledge

Scenario #8

Tribal employer D in Colma, CA recently stated at an enrollment meeting that all new hires have a 60-day wait period before being eligible to receive benefits.

Is this correct?

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Answer

No. There is no individual enrollee waiting period once the tribal employer is participating in the FEHB Program. Like Federal employees, tribal employees may enroll any time within the first 60 days after they are hired.

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Test Your Knowledge

Scenario #9

Tribal employer E's Benefits Officer informed a group of employees that FEHB offers additional benefits outside FEHB including benefits to cover infertility services, but at an additional monthly cost.

Is this correct?

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Answer

No. Riders are not offered to FEHB enrollees. Tribal employees receive the same benefits as all other FEHB enrollees.

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Test Your Knowledge

Scenario #10

Tribal employer F's Benefits Officer notified employees that they can request reconsideration for denied benefits by writing to their local Plan and, if they disagree with the Plan's decision, they can appeal to OPM .

Is this correct?

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Answer

Yes. Tribal employees have access to all benefits and administrative procedures as other FEHB enrollees, including the disputed claims process.

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Train the Trainers

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Training Modules


Carriers will use the following presentations for training:

- FEHB 101
- Eligibility
- Enrollment
- Finance
- Forms: SF 2809 & 2810

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Additional Resources

- Reference materials that supplement the modules:
 - **Tribal FastFacts**
 - **FEHB Guide for Tribal Employees**
 - **Tribal Quick Guide**

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Additional Resources (cont.)

- **Helpful FEHB Resources for Tribal Employees**
- **Tribal FEHB Handbook**
- **Handbook Highlights**

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OPM Expectations

- Use OPM's materials
- Act as representative for OPM
 - Do not market plan

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Trainer Requirements

- Must attend one of these carrier training sessions
- Must review ALL training materials provided by OPM



Thank You!

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The End

If you have any questions,
please contact your
designated contract specialist
or visit

www.opm.gov/tribalprograms.