

Attachment 1

Questions and Answers From the Carrier Workgroup

1. **Will the United States Government give a contribution to tribal employers?** – No. The tribal employers will pay the employer's share of premiums. The tribal employers will pay at least the equivalent of the government contribution set by OPM for each plan in the FEHB Program.
2. **Who will be handing eligibility and enrollment?** – The tribal employers will determine eligibility, just as Federal agencies do for their own employees. Enrollment actions will be processed by the National Finance Center (NFC) and NFC will handle the payroll function. NFC will maintain the list of enrollments. A monthly statement will be provided to the tribal employers of the premiums they owe and this money will be forwarded to the carriers through the current process.
3. **How will non-payment be handled?** – Carriers will be paid by OPM and the tribal employer will owe a debt to OPM.
4. **How will the contribution be tracked from tribal employee to tribal employer?** – A minimum of the lesser of 72% of program-wide weighted average of premiums or 75% of the premium will be required from each tribal employer. OPM is still working with the tribal employers towards a confirmed agreement.
5. **Will tribe enrollments be reconciled through the Centralized Enrollment Reconciliation Clearinghouse (CLER)?** – Yes, the same as enrollments for Federal employees.
6. **How will the carriers receive SF 2809 enrollment transactions?** – All SF 2809 enrollment transactions will be electronic and sent through the OPM-Macon Data Hub. However, SF 2810s will still be in paper for most carriers.
7. **What are the demographics of the tribes?** – A 2005 Labor Force Report, which provides tribal demographic information, is available at: <http://www.bia.gov/idc/groups/public/documents/text/idc-001719.pdf>. In addition, a U.S. Department of Interior map of Indian reservations in the continental United States is available at: <http://www.nps.gov/history/nagpra/DOCUMENTS/ResMAP.HTM>.
8. **How long will the tribal employers have to choose to participate?** – A tribal employer can enter the FEHB Program at any time.

9. **Will there be contract amendments for current carriers?** – OPM does not foresee the need to amend contracts. The Affordable Care Act (ACA) has already incorporated the tribal policy and it is a part of the implementation process.
10. **Will tribal employees have the same rates as Federal employees for 2012?** – The carrier will receive the same “net-to-carrier” premium they receive for Federal employees and annuitants.
11. **Will the rates page on the back of the brochure change?** – No. Tribal employees will have to contact their tribal employers to get their rates.
12. **If tribal employees are currently going through an insurance broker, how will that affect premiums?** – Premiums will not be affected. Enrollment in the FEHB Program does not necessitate the use of insurance brokers.
13. **When do we expect to have a tentative number of tribal employer participants?** – The tribal employers will have the opportunity to sign an agreement beginning February 1, 2012, which will state the number of eligible tribal employees. The carriers will know the number of eligible participants in early February.
14. **Will the carriers have the opportunity to market (e.g., attend tribe health fairs)?** – Yes.
15. **Do some tribal employers have coverage now (not FEHB)?** – Yes, many tribal employers have health insurance coverage and are familiar with relevant procedures.
16. **Will the tribal employers understand that the 2012 rates are good until December 31st and then the new rates begin?** – Yes, OPM will communicate this to tribal employers.
17. **Will the tribal employers have the same disputed claim appeal process?** – Yes.
18. **Is there a 31-day extension of coverage and conversion opportunity?** – Yes.
19. **How will the tribal employees be notified about being able to enroll in FEHB?** – Tribal employers will notify the tribal employees.
20. **How will the tribal employees get information about FEHB plans?** – OPM will inform the tribal employers about FEHB plans and the tribal HR will provide this information to tribal employees. The carriers can provide information to tribal employees as well.

21. **This population wasn't considered when the carriers submitted their rates. Will the community rated HMOs be able to reconcile the rates?** – Yes, plans will reconcile their rates as usual. Plans are reminded they will not be allowed to adjust their rate build up in the reconciliation for changes in demographics or assumption that occur after the start of the contract year (January 1, 2012).
22. **Will tribal employers be required to commit to FEHB for a certain amount of time?** – The tribal employers will not be required to commit for a certain amount of time. However, if a tribal employer enrolls and then dis-enrolls, that tribal employer cannot re-enroll again until the annual Federal Benefits Open Season of the following year.
23. **Are there guidelines for eligibility?** – Yes, for tribal employee eligibility, OPM will be following the IRS guidelines on determining common law employee status for Federal employment tax purposes. OPM is creating a Handbook that will discuss eligibility issues in detail and will release a draft copy of the Handbook to the carriers soon via listserv. We have sent a draft copy of the Handbook to tribes who have expressed interest in participating in the FEHB Program and to tribes who are on OPM's listserv. We will post the final Handbook on our website once the regulations are approved.
24. **What is considered part-time for the tribal employees?** – The same as what is considered part-time for Federal employees.
25. **Are tribe members that are not employees eligible for the FEHB Program?** – No, only employees.
26. **Will a unique payroll office code be assigned to tribal enrollees?** – Yes. The payroll office number is 14050000.
27. **Will each tribal employer have a different payroll office number?** – There will be a separate, single payroll office number for all of the participating tribal employers, and each tribal employer will have its own Personnel Office Identifier(s) (POI).
28. **Will retirees, independent contractors, or volunteers be eligible for FEHB?** – No, only current employees are eligible for FEHB.