




A New Day for the Civil Service

Tribal/Federal Technical Work Group

Implementation of Section 409: Access to FEHB

Initial Teleconference: November 8, 2011
3:00 PM EST

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Section 157: Access to Federal Insurance


Title IV of the Indian Health Care Improvement Act (25 U.S.C. 1641 et Seq.) (as amended by section 15) is amended by adding the following:

“Sec. 409. Access to Federal Insurance...an Indian tribe or tribal organization carrying out programs under the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450 et seq.) or an urban Indian Organization carrying out programs under title V of this Act shall be entitled to purchase coverage, rights, and benefits for the employees of such Indian tribe or tribal organization, or urban Indian organization, under chapter 89 of title 5, United States Code...”

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Eligibility

- Tribes and Tribal organizations carrying out programs under the Indian Self-Determination and Education Assistance Act (ISDEAA), and urban Indian Organizations carrying out programs under title V, are eligible to purchase FEHB and FEGLI coverage
- Tribes carrying out programs under the ISDEAA and title V may purchase coverage for all Tribal employees meeting the common law employee standard

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OPM Outreach to Tribes and Tribal Organizations

- OPM has attended Conferences and Meetings with leaders in the Tribal Health communities to provide information about Federal benefits and to better understand their needs. These include:
 - April 2010 to present – Participation in White House Affordable Care Act outreach calls to provide updates to Tribal leaders
 - 9/22/10 – National Indian Health Board (NIHB) Conference, Sioux Falls, SD – FEHB presentation and Q/A
 - 10/12/10 – Presentation and question/answer at United South and Eastern Tribes (USET) conference, Verona NY
 - 10/14/10 – National Congress of American Indians (NCAI) national call – FEHB presentation and Q&A
 - 10/18/10 – Presentation and question and answer/roundtable at IHS Tribal Self-Governance Advisory Committee – Washington DC
 - 10/2/10 – California Regional Indian Health Board (CRIHB) conference – FEHB presentation and Q&A
 - 11/8/10 – NIHB Medicare and Medicaid policy committee presentation – Washington DC
 - 2/10/11 – Meeting with Seminole Tribe leadership to discuss implementation timeline and technical issues
 - 5/5/2011 – Presentation to Self Governance Tribes – Palm Springs, CA
 - 5/17/2011 – Presentation and question/answer at USET conference, Marksville, LA
 - 6/27/2011 – updates provided to tribal leaders via HHS Region V Quarterly Tribal Workgroup meeting (via conference call)
 - 6/30/2011 – Meeting with Colorado River Indian Tribe leadership to discuss implementation and technical issues
 - 7/7/2011 – OPM presentation at Tribal Consultation Summit, Bethesda, MD

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Formal Consultation

- Worked with Indian Health Service (IHS) and the Bureau of Indian Affairs (BIA) to understand the needs of Tribal communities, to assure effective implementation
- OPM and IHS issued a joint “Dear Tribal Leader” letter on October 5, 2010 to gather information on:
 - Tribal interest in participating in FEHB/FEGLI
 - Potential take-up rates
- OPM issued a second “Dear Tribal Leader” letter on May 2, 2011 to announce plans for formal consultation



Formal Consultative Sessions

- In adherence to the President's Executive Order on Tribal Consultation, OPM held three formal consultative sessions:
 - 6/14/2011 – Consultative session at NCAI Semi-Annual Conference, Milwaukee, WI
 - 7/21/2011 – Consultative session at CRIHB/NPAIHB Joint Meeting – Lincoln, CA
 - 8/16/2011 – Consultative Session at Direct Service Tribes Conference – Nashville, TN

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OPM Formal Consultative Sessions

- OPM took into consideration feedback received during the outreach process, and distributed talking papers in advance of the sessions which were reviewed and discussed with Tribal representatives
- Attendees were given an opportunity to provide comments and ask questions
- Written comments were accepted for the month following each consultation
- Talking papers, meeting minutes and answers to questions asked at the sessions are posted on the web at www.opm.gov/tribalprograms
- OPM has completed the formal consultative process and is moving forward with implementation and additional outreach

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May 1 Effective Date

- On November 2, OPM released a Progress Report stating that tribes, tribal organizations and urban Indian organizations can purchase FEHB coverage for their employees with effective dates of May 1, 2012
- The administrative load will be less than 1.75% of average FEHB premium
- Federal Employees' Group Life Insurance will follow shortly
- OPM has contracted with the National Finance Center (NFC) to act as the service provider



NFC and OPM Operations

- National Finance Center: Government agency that provides human resources and financial & administrative services for Federal Government Agencies.
 - NFC will act as the service provider and will be responsible for maintaining the enrollment system of record and collecting premium payments from each of the tribe's HR offices.
- OPM (four major teams)
 - Technical Team
 - Materials Team
 - Carrier Team
 - Training Team

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Key Roles: Eligible Employees

- Inquires about FEHB with their Tribe HR
- Selects plan and submits enrollment request to their Tribe HR



Key Roles: Tribe HR

- Validates employee enrollment requests and plan change requests
- Enters enrollments and plan changes into Tribal Insurance Program System (TIPS) via online portal
- Addresses employee questions on program requirements
- Sets up payment account for pre-authorized debits and funds account monthly

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Key Roles: NFC

- Maintains TIPS
- Collects preauthorized debit payments from Tribe HR
- Works with Tribe HR on exceptions
- Addresses Tribe HR questions on program requirements or procedures

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Key Roles: OPM

- Administers TIPS
- Develops TIPS policy
- Addresses NFC questions on policy or complex issues

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Key Roles: Insurance Providers

- Provides health insurance coverage to enrollees
- Processes claims
- Addresses plan coverage-related questions

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OPM Teams

- Technical team
 - Working with NFC on TIPS and updating the website
- Materials Team
 - Working on a handbook and other information
- Carrier Team
 - Working with the carriers (i.e., the health plans) and the OPM Health Insurance groups
- Training Team
 - Outreach and training of the HR individuals on the FEHB

FEHB Coverage Timeline

(Dates are subject to change)

Signed Statement of Intent on	Effective Date of coverage	Last Day of Initial Enrollment Opportunity	Last Day of data entry into TIPS
2/1/2012	5/1/2012	4/10/2012	4/16/2012
3/1/2012	6/1/2012	5/8/2012	5/14/2012
4/1/2012	7/1/2012	6/5/2012	6/11/2012
5/1/2012	8/1/2012	7/10/2012	7/16/2012
6/1/2012	9/1/2012	8/7/2012	8/13/2012
7/1/2012	10/1/2012	9/4/2012	9/10/2012
8/1/2012	11/1/2012	10/9/2012	10/15/2012
9/1/2012	12/1/2012	11/6/2012	11/12/2012

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FEHB Coverage Timeline Definitions: Statement of Intent

- The statement of intent is a document that the tribe, tribal organization or urban Indian organization must submit to OPM stating that they will be participating in FEHB
- The tribe, tribal organization or urban Indian organization must also agree to follow the guidelines of the FEHB Program

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FEHB Coverage Timeline Definitions: Initial Enrollment Opportunity

- The initial enrollment opportunity is the time period in which tribe employees fill out the health insurance form for coverage under FEHB
- From here, the form is given to the Tribe HR, who will enter the data into the processing system
- This date is the last date a tribe employee can give a completed health insurance form to the Tribe HR in order to get health coverage on the 1st of the next month

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FEHB Coverage Timeline Definitions: Tribal Insurance Processing System (TIPS)

- TIPS is the processing system developed by the National Finance Center
- HR representatives from each tribe, tribal organization and urban Indian organization will input enrollment data into TIPS

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FEHB Coverage Timeline Definitions: Last Day of Data Entry

- This date is the last date that the HR representative can enter in a tribe employee's information into the processing system in order to get health coverage on the 1st of the next month

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