

Indian Health Service and the Federal Employee Health Plan

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The Affordable Care Act: Federal Employee Health Plan

- **Health insurance reform law – March 23, 2010**
- **New Rules**
 - No denials for pre-existing conditions
 - No Annual or Lifetime Limits
 - Children covered until age 26 on parent's plans
 - Essential Health Benefits
 - Requires most American have health coverage ***
 - Tax penalties
- **Permanent reauthorization of the Indian Health Care Improvement Act**
 - Section 409: Authorizes Tribes and tribal organizations to purchase health insurance if carrying out a federal program under the Indian Self-Determination and Education Assistance Act (ISDEAA, P.L. 93-638)



What is the Federal Employee Health Benefit Plan?

Comprehensive health insurance program offers:

- Fee for service plans (FFS)
- Health maintenance organizations (HMOs)
- Consumer driven health plans
- High deductible health plans
- **Eligibility**
 - Federal employees
 - Indian Tribes, tribal organizations carrying out programs under the Indian Self-Determination & Education Assistance Act
 - New employees, employees who are newly eligible, those with qualifying life events (marriage, divorce, birth, death, etc.)
- **Enrollment – contact your HR office for details**
- **How much do I pay? – contact your HR office for details**



I'm eligible for IHS, why do I need insurance?

- IHS is only funded at approximately half of the level of need to provide care to AN/AI people.
- Signing up for health insurance helps save valuable IHS resources that are used to provide care to AN/AI family and community members that may not have health coverage.
- IHS may not be able to provide all the services you may need.
- What about the federal trust responsibility? Shouldn't the federal government pay for all my health care?
 - The federal government is paying for Indian health through many programs (ACA, Medicaid, Medicare, and now the FEHB)
 - Is it “double-dipping” for IHS to receive funding from Congress and also bill my insurance? No. Congress intended IHS and Tribes to be able to bill for Medicare, Medicaid, and private insurance





The Affordable Care Act and OPM



FEHB Program

If you are covered through the FEHB Program, you will not need a Marketplace plan. [Learn More](#)



HealthCare.gov

If you need health insurance, visit [HealthCare.gov](#) to enroll in a plan in the Health Insurance Marketplace. You can also see if you are eligible for Medicaid or other affordability programs. [Learn More](#)



Members of Congress or Staff

If you are a Member of Congress or official congressional staff, you may be required to enroll in a Marketplace plan for 2015, but can keep your employer's contribution to your premium. [Learn More](#)



Multi-State Plan Program

Learn more about this program administered by OPM. This program offers high-quality, affordable private health insurance options in the Health Insurance Marketplace. [Learn More](#)

Marketplace Friends & Family

Do you have friends, family members, or neighbors who need health insurance?

Download and share our [Friends & Family Flyer](#) [301.34 KB].



Why make the Tribal health system your provider of care?

- 1998 was a transition to an Alaska Native owned tribal health system that is now recognized as a world leader in health care.
- The Alaska Tribal Health System (ATHS) offers comprehensive medical services and acute, specialty, primary, and behavioral health care to AN/Al people.
- ATHS works in close collaboration and partnership of state-wide Tribal providers to support a broad range of health services.
- Unique Tribal providers that offer high quality health care and cutting edge technology to meet cultural and traditional needs of our people.
- The ability to bill for health services has helped build the capacity and infrastructure that the ATHS has become today.



Affordable Care Act: Individual mandate and AN/AI people

What is the Affordable Care Act's individual mandate?

- Beginning January 1, 2014, every American must demonstrate health care coverage under the Affordable Care Act.
- This meant if you did not already have coverage for you and your family, you will be required to purchase health insurance or face a penalty each year when filing your taxes. ***
- The tax penalty could be as much as \$695 per adult and \$347.50 per child. ***
- Alaska Native and American Indian qualify for certain exemptions.



What if I am Alaska Native or American Indian?

1. AN/AI's eligible for services through the IHS, tribal programs, or urban Indian programs (like the spouse or child of an eligible Indian) **don't** have to pay the tax for not having health coverage. **"Indian health coverage exemption."**
2. Members of federally-recognized Tribes, ANCSA shareholders, and people eligible for services through an Indian health care provider can apply for a permanent **"hardship exemption."**
3. No penalty for the 2019 plan year and later ***
 - Starting with the 2019 plan year (for which you'll file taxes in April 2020), the fee no longer applies for anybody, regardless of Indian status.
 - If you don't have coverage during 2019, you don't need an exemption in order to avoid the penalty.



Thank you!

- **Are there resources I can use to help me find the right health plan?**
 - Yes, the list of resources below can help you. You can find these on OPM's website at www.opm.gov/tribalprograms.
- For questions, feel free to contact: Jim Roberts, ANTHC Intergovernmental Affairs, jcroberts@anthc.org

