

Affordable Care Act Training

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Navajo Nation Employee Benefits Program

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Agenda

- Plan Information
- Patient Protection & Affordable Care Act
- Impact to NNEBP
 - January 1, 2011 & January 1, 2014

Plan Information

- Tribal Self-funded health plan
- Administered by Navajo Nation Government
 - Executive Branch
 - Division of General Services
 - Insurance Services Department
- Navajo Nation is named fiduciary and has sole discretionary authority of the Plan
- Plan Administrator employs the services of a third party administrator (TPA)

Plan Information

- TPA receives funds from the Plan Administrator for claims processed and issues payments to the health care providers or covered members
- Plan Administrator determines premium rates for all employer participants; each employer determines its contribution strategy on the amount to be contributed by each covered member

Participating Employers



Dine Biolta School Board Association
Dine College



Dine Power Authority

Kayenta Township Commission



KTNN Radio Station



Navajo Agricultural Products Industry

Navajo Arts & Crafts Enterprise

Navajo Engineering Construction Authority

Navajo Nation Hospitality Enterprise



Navajo Nation Oil & Gas Company

Navajo Nation Shopping Centers, Inc.

Navajo Nation Tribal Gaming Enterprise



Navajo Technical University

Navajo Times Publishing

Navajo Transitional Energy Company, LLC

Navajo Tribal Utility Authority



NAVAJO TIMES



Health Care Reform Goal

Patient Protection & Affordable Care Act (PPACA) of 2010 signed into law March 23, 2010 as amended of the Health Care and Education Reconciliation Act of 2010

- Reduce number of Uninsured Americans by making health care available and affordable
- Give greater security for everyone who has insurance
- Protect those who lose or change jobs
- Protect those who are starting businesses
- Reduce costs to government, businesses and individuals over the long-term

Affect to Plan

Grandfathered Plan

- An existing group health plan in which a person was enrolled on the date of enactment
- Grandfathered health plans are exempt from the vast majority of the insurance reform under PPACA, but are subject to a few requirements with different effective dates

Affect to Plan

Plan Administrator revised the following key provisions:

- Dependent Eligibility Increased
- Pre-Existing Condition Clause Eliminated
- Annual and lifetime limitations on Essential Health Benefits Eliminated
- Preventive Care Implemented
- Automatic Enrollment
- Ninety-Day Maximum Waiting Period

Increased Eligibility Age Limit

- Allow enrollment of eligible adult child up to 26th birthday
 - Biological child, step child, adopted child
 - Without regard to tax dependency, residence, support, disability, student status, or marriage status
- Navajo Nation notified employees of the expansion of eligibility under the new law, and created a special enrollment period for children who had been previously dropped from the Plan under the previous provisions

Elimination of Pre-existing Condition

- Pre-existing conditions barred
 - Plan may not deny coverage for condition or refuse coverage
- Navajo Nation communicated to employees that the pre-existing condition clause in the Plan is eliminated for all members

Elimination of Annual & Lifetime Limits

- Applies to dollar value of “Essential Health Benefits”
- Restricted annual dollar limits
- Navajo Nation eliminated two lifetime limits as defined in the Affordable Care Act effective January 1, 2011, as well as limits on other specific benefits
 - Mental & Behavioral Health
 - Medical Lifetime Maximum

Preventive Care

- No cost-sharing up to allowable amounts
 - Plans must provide all recommended preventive services from specified taskforces and agencies
 - Plans that use network providers may impose cost-sharing for out-of-network care
 - No cost-sharing only if primary purpose of visit was preventive service
 - May charge for treatment that results from screening
 - Contraceptives
 - Pharmacy Formulary Revised
- Navajo Nation removed the deductible and coinsurance from its Wellness benefit and revised its Pharmacy benefits

Automatic Enrollment

- Employers must automatically enroll eligible employees for health benefits upon their date of eligibility
- Navajo Nation enrolls employees upon eligibility verification, and sends notification to the employee of the effective date and option to add dependents within a limited time period

Effective Date of Coverage

- Waiting period for employee's health coverage cannot exceed ninety (90) days from enrollment date
- Navajo Nation activates health coverage for eligible employees the first of the following month after the completion of a sixty (60) day waiting period



Questions?



Employee Benefits Program

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