

## Attachment 2: Process FEHB Enrollment Actions

### *Tribal Benefits Officers' Responsibilities for Processing FEHB Enrollment Actions*

#### **Tribal Insurance Processing System**

Tribal employers that choose to participate in the FEHB Program will have access to the [Tribal Insurance Processing System \(TIPS\)](#). TIPS is a web-based system of record that:

- Processes FEHB enrollment data
- Transmits data to FEHB health plans
- Handles monthly billing procedures

Users of each Tribal employer will use TIPS to submit or adjust FEHB enrollment data, view monthly billing statements as well as run reports from Tribal FEHB enrollment and billing data.

**Please review the [TIPS resources](#) and publications including the TIPS 101 Training.**

**Prompt Processing** - It is important that you process Initial Enrollment Opportunity (IEO) enrollments promptly into TIPS. Please review previously issued Tribal Benefit Administration Letters found here; <https://www.opm.gov/healthcare-insurance/tribal-employers/hr-personnel/#url=BALs>

Tribal Benefits Officers are able to upload SF 2809 information using a batch upload process. The National Finance Center (NFC) will provide further guidance on this process.

For questions about TIPS, please contact NFC at 1-855-NFC-4GOV. If you are having trouble getting access to or setting up your TIPS account, email [tips@nfc.usda.gov](mailto:tips@nfc.usda.gov). This email address should not be used for general TIPS processing or technical questions after you have access to your account.

**Verification of Tribal Employee Coverage** – Tribal employees may become concerned when they do not receive their identification cards from a new plan within a short time after the end of the IEO. If a Tribal employee asks you about this, you **must** contact the health plan to verify that they were notified of the change and to determine the reason for the delay and relay the Tribal employee's request for identification cards.

A Tribal employee may need verification of coverage under his/her plan before the health plan processes the FEHB enrollment or enrollment change. You should verify that the Tribal employee is covered under the plan and inform the requesting party (e.g., carrier, doctor, or hospital) of the effective date of coverage. You should also remind Tribal employees that their

copy of the Health Benefits Election Form, the Standard Form (SF) 2809, is acceptable as proof of FEHB enrollment until they receive their identification cards from the plan.

### **FEHB Enrollment Reconciliation**

The large number of FEHB enrollment actions made during the IEO increases the chance of errors by Tribal employers or by health plans in updating records. Any errors will be identified as discrepancies through the Centralized Electronic Enrollment Reconciliation Clearinghouse (CLER) during the reconciliation cycle. NFC has primary responsibility for CLER reconciliation. If NFC requests the Tribal employer's help in resolving a discrepancy, it is very important that the Tribal Benefits Officer provide any requested assistance. The reconciliation process is critical to ensure that health plans receive the proper premium payments and that FEHB enrollees are properly reflected on the health plans' records for accurate provision of services or claims payment.

### **Belated Enrollment Actions**

**You do not have the authority to extend the FEHB Initial Enrollment Opportunity (IEO) for your Tribal employees or a group of your Tribal employees.** However, you have the authority to accept individual late elections if you determine a Tribal employee was unable to submit the election on time due to circumstances beyond the Tribal employee's control. While we normally encourage you to make limited use of this authority, we recommend that you take a liberal view in these cases.

If you decide to accept a Tribal employee's late election, write "Belated Initial Enrollment Opportunity enrollment/change" in the "Remarks" section of the SF 2809. You must attach the Tribal employee's statement explaining why they could not enroll or change on time (or add your own note if the reason was a Tribal employer problem) to Copy 1 (the Tribal Employee Personnel Folder copy) of the SF 2809. Please enter the FEHB enrollment information into TIPS as soon as possible so the Tribal employee will receive an ID card from the plan.

If you decide the delay in filing is not due to a cause beyond the Tribal employee's control, do not accept the Tribal employee's late request. You must notify the Tribal employee in writing that you are not approving the late FEHB enrollment. You should give the reason for your denial and include a statement of the Tribal employee's right to request reconsideration within 30 days after the date of your notice.