



OUR TRIBAL HEALTHCARE EXPERIENCE REVEALS WHAT MATTERS MOST

BY RORY NEWCOMB, HMA PRODUCT MANAGER – TRIBAL AND COBRA

If there is one thing we have learned at HMA in more than a decade of offering a full menu of tribal health plan products, it is that relationships matter. While our breadth of products is impressive, our focus—indeed, our strategy—has been to facilitate stronger relationships between tribal health plans, clinics, and health plan administrators. Experience tells us that strong relationships within that partnership triad can help self-funded tribal health plan managers take full advantage of a variety of regulations and programs that can improve care for members and lower costs for administrators.

For example, here are three important federal programs and rules that, when leveraged and integrated into tribal plans, can have a monumental impact on costs and care:

- **The Catastrophic Health Emergency Fund (CHEF)** was established to help meet the extraordinary medical costs associated with the treatment of victims of disasters or catastrophic illnesses.
- **The 340B program** is a drug discount program created in 1992. The program requires that drug manufacturers provide outpatient drugs at discounted prices to eligible healthcare organizations.
- Tribes that opt to self-fund their health benefit programs are uniquely positioned to leverage the **Purchased/Referred Care (PRC) program** as a strategic component of their health benefit plan for their PRC-eligible native members. Integrating the 340B and PRC programs provide significant financial savings and invaluable cost containment for tribes. When the Indian Health Service (IHS) extended the PRC program to include professional claims in 2016, HMA was able to implement MLR pricing on those claims the same year.

At HMA, we show health plan administrators how to drive pharmacy spending to in-house clinics and their 340B programs rather than standard pharmacy retailers. We offer best practices for collaborating with clinics and health plan administrators for the most effective management of Medicare-like rates and CHEF filings. With our coaching, stakeholders also know the best questions to ask when working with health plan administrators who desire to incorporate their PRC programs and pricing,



“Our focus...has been to facilitate stronger relationships between tribal health plans, clinics, and health plan administrators.”

CHEF filings, and tribal clinic coordination into their overall health benefit plan and strategic partnerships.

After two consecutive years (2017 and 2018) as a Gold Sponsor and presenter at Native Nation Events’ annual Native American Human Resources Conferences, and more than 10 years matching the right products and plans with tribal enterprises, our expertise and leadership in tribal healthcare plan administration continue to grow. We are delighted to be part of proactive plan development that leads to more efficient tribal healthcare administration and higher member satisfaction. Our common goal with our tribal partners is to find the most effective ways to manage their healthcare plans.

