



American Indian Health Commission for Washington State

Providing Tribal Employees With Additional Health Insurance Options Through The Public Employees Benefits Board

Despite their status as sovereign governments located in Washington State, tribes currently are not eligible to participate in Public Employee Benefit Board (PEBB) programs like cities, ports, and water districts. AIHC-WA urges the Legislature to open up PEBB program participation to tribes the same as any other governments in Washington. Doing so would honor the principles of the Centennial Accord and would help tribes to offer additional affordable health care options to their employees.

PEBB, administered by the Health Care Authority (HCA), provides health benefits and related insurance coverage to all eligible state and higher-education employees as a benefit of employment. In addition, K-12 school districts and local government entities also may choose to join PEBB plans.

PEBB offers a comprehensive insurance package that includes medical, dental, life, and long-term disability coverage. It also offers the following optional products: long-term care, auto, and home insurance.

Coverage is purchased through competitive bids and is available through a number of private insurance companies (like Group Health Cooperative, PacifiCare, etc.). In addition, the HCA self-insures and administers the Uniform Medical Plan Preferred Provider Organization (UMP PPO), UMP Neighborhood, and a preferred-provider dental plan called the Uniform Dental Plan. All of the medical plans offer the same basic benefits package and similar cost-sharing requirements, but monthly premiums, provider networks, and some benefit enhancements vary from plan to plan.

PEBB participation has a number of potential benefits to tribes. These include guaranteed plan availability, rates based on a large pool of over 300,000 members, retiree coverage, and a stable benefit structure.

The Health Care Authority is committed to working with tribes to extend PEBB programs to tribal governments, but this requires a legislative change. AIHC-WA urges the Health Care Authority to support, and the Legislature to act quickly to provide all tribal employees the same PEBB insurance options as other governmental employees. Not only would this further government-to-government relations but it also would allow tribes to provide additional health care coverage options to tribal employees – both Indian and non-Indian.