

Managing employee benefits and Tribal healthcare initiatives can be complex. Our unique services and solutions provide a comprehensive plan in understanding and managing the system.



-  **Combine the best of services and technologies for the most cost-effective solutions**
-  **Broad range of knowledge and understanding of the Indian healthcare delivery system**
-  **Understand the importance of Tribal Sovereignty and Tribal Self-Governance**
-  **Majority Native American owned and operated**
-  **Take the uncertainty out of evaluating and administering your employee benefits and Tribal healthcare programs**
-  **Identify new employee benefit and Tribal healthcare management opportunities**

Native Health Group, LLC (NHG) is a national leader in delivering the highest quality health benefits, insurance and human resources advisory and management service solutions. We use our expertise, experience, and energy to advance the objectives of our clients. In partnership with our clients we build customized strategic solutions. It is this synergy that maximizes the value for the client.

Native Health Group Advisory and Management Services

MISSION

*“Improving
Healthcare in
Indian Country”*



Native Health Group, (NHG) LLC and strategic partners take great pride in serving Native American Tribes, Native American Owned Businesses, and Native American Organizations with their complex and changing benefits and healthcare needs. Native Health Group takes the uncertainty out of evaluating and administering benefit and healthcare programs. We provide our clients with the best combination of services, technology, insurance, and service providers for the most cost-effective solutions.

Managing risk, controlling costs, implementing process improvements, and identifying opportunities is what we do best. Our team delivers excellent customer service in

the management of your benefit and health care program needs. We continuously monitor and look for ways to improve and enhance the value of the programs provided to your employees and your Tribal community members.

Benefit and Healthcare Management Firm

Employee benefits and healthcare management is complex; there are many variables to consider when maximizing benefits and containing costs. You need a partner who understands your needs and knows how to navigate all variables and solutions for your benefit and healthcare needs. Our collective experience and partnerships allow us to look at all facets of service, cost, and quality of programs.

As a full-service benefit and healthcare advisory firm we are able to support Native American clients throughout the United States. Our expertise supports Native American clients with complicated plans, diverse demographics, multiple locations, and unique and demanding needs.

Native Health Group is a United Benefits Advisors (UBA) affiliated agency comprised of the nation's premiere independent benefits and healthcare advisory firms. With over 160 offices throughout the U.S. and 1,900 benefits professionals, UBA agencies serve over 36,000 employers and 4 ½ million employees. Our collective business volume is over \$16 billion in premiums and ranks us as the largest independently owned employee and healthcare organization in the U.S.

Native Health Group professionals have a broad range of knowledge and understanding of the Indian healthcare delivery system and the complexity of Tribal programs. We understand the importance of Tribal Sovereignty and Tribal Self-Governance. Standard benefits packages and health insurance programs are not designed to effectively work with the complexity of the Indian healthcare system and do not take into consideration cultural diversity. Native Health Group delivers unique benefit solutions to meet these needs. We value your business and want to be a part of your success.

Native Health Group Advisory and Management Services



Native Health Group Fundamental Service

We put our clients at the center of everything we do. We partner with our clients to proactively manage their benefit and healthcare plans, control costs, and deliver quality benefit programs to your employees and Tribal members. We strive to support continued improvements in your programs and meeting your goals and objectives. Our commitment to quality is unsurpassed as we go above and beyond to make certain that all facets of your plan are in compliance, that your employee's questions and concerns are being met, and that your monetary goals are implemented and accomplished.

We provide strategic and administrative support to our clients. We assist in establishing your benefit management strategy; determining and developing appropriate policies and procedures; implementing plan design changes; drafting plan amendments; and summary plan descriptions; and resolving claims and administrative issues as they arise.

We also serve as a resource and are an extension of your organization by providing assistance with your day-to-day benefits administrative tasks, special projects, employee issues, and staff education. We provide assistance with general benefit issues, including providing regular updates on project status; act as an intermediary with benefit vendors; and ensure that your benefit programs are being managed at an optimal level.



Death rates from diseases among Native American's are significantly higher than among non-indians:

DIABETES
291%
greater

ALCOHOLISM
638%
greater

ACCIDENTS
215%
greater

SUICIDE
91%
greater

VALUES

"Managing your benefit, wellness, and healthcare programs...designed around your needs. We put our client at the center of everything we do. We work in partnership with our client to build long-term relationships by providing customized strategic solutions and maximizing value."

Native Health Group Tribally-Funded Services

CHANGE IS INEVITABLE

In partnership with Native Health Group, a proactive management strategy can produce results that meet your goals and improve the overall health and productivity of your organization.



Managing Tribal employee and Tribal community healthcare programs can be complicated and difficult. Our services provide you with a complete approach to meet those management needs. Native Health Group is a full-service employee benefit and healthcare management firm and takes great pride in serving Tribal employers, Tribal communities, and Native American owned business and organizations with their complex and changing benefits and healthcare needs. With our network of strategic partners we manage risk, control costs, and identify and implement process improvements.

Our team is ready to deliver excellence in the management of your benefit and healthcare programs– and to continuously assist with improvements that enhance the value of the benefits provided to your employees and Tribal community.

nativeTPA

NativeTPA is organized to offer Third Party Administrator services for Native American Tribal Programs. As a third party administrator of self-funded plans, the basis of our plan administration – claims processing, client & member management, and compliance – is our “360° Benefit Plan Management®” approach. NativeTPA seamlessly integrated suite of plan management services is called “360° Benefit Plan Management®”. This program includes reimbursement accounts & COBRA administration, consumer-driven solutions, health & lifestyle management, technology and web tools, and data analysis & reporting. Each of the elements of 360° is inextricably linked and part of a continuous process geared to help reduce health care spending and increase member engagement and satisfaction.



Native Health Group Tribally-Funded Services

nativeRX

NativeRx is a Pharmacy Benefit Management (PBM) solution for Native American Tribes, Native American Owned Businesses and Native American Organizations employee and Tribal member healthcare and benefit programs. At NativeRx we put our clients' needs first by providing the most clinically appropriate medications at the lowest possible cost. Our business model embraces two important concepts:

- Lowest Cost Philosophy
- A Culture of Service Excellence

native eap/cap

NativeEAP/CAP is as an Employee Assistance/Community Assistance Program and workplace and community support service program. We have years of experience in designing customized work/life, behavioral health, community counseling and training programs for your group. We listen to your needs to deliver a high quality of service, prompt, professional response in times of crisis, provider availability and complete confidentiality.



nativeRe

NativeRe is organized to offer stop-loss coverage for self-funded plans for Native American Tribes, Native American Owned Businesses and Native American Organizations employee and Tribal member healthcare and benefit programs. Our approach at NativeRe Stop Loss is to design and offer benefit strategies with flexible solutions, superior customer service and hands-on involvement in underwriting, medical management, risk management, claims and administration.

STRATEGIC PARTNERSHIPS

We are constantly looking to develop strategic partnerships that will enhance benefits and provide the best combination of services, technology, insurance, and service providers for the most cost-effective solutions.

Overview of Services

Healthcare is a form of sovereignty. Tribal efforts to assert sovereignty, new opportunities for tribal economic control, and improved health and wellbeing are all key to economic advancement.

Native Health Group is a full service benefit and healthcare management firm. Our services include, but are not limited to, management and consulting services, benefit cost analysis, benefit proposals and evaluation, benefit program installation, and ongoing management services and support for the following:

Programs Provided

- Self Funded Benefit Plans
- Fully-Insured Plans
- PPO/POS/EPO/HMO
- Prepaid Dental/DMO, DPO
- Pharmacy Programs (PBM)
- Basic/Supplemental Life & AD&D
- Voluntary Programs
- Short Term & Long Term Disability
- Long Term Care Programs
- Wellness Programs
- Employee Assistance Programs
- Flexible Spending Accounts
- Cafeteria Plans

Management Services

- Native Health Group Consulting Services
- Automated Enrollment Solutions
- State and Federal Legal Compliance
- Analysis of Claim Costs and Funding
- Benefit Design and Cost Analysis
- TPA Evaluations
- Provider Network Evaluations
- Communication Development
- Claims Advocacy Services
- Claims Management Services
- Program Evaluations and Strategic Planning
- Strategies to Improve Access to Healthcare Services
- Financial Claims Reporting
- Benchmark Studies



Perspective

In today's current benefit management environment, we have seen the industry place a disproportionate amount of emphasis on "cost-shifting." Oftentimes, this may be the primary initiative taken to control escalating health care costs. This choice brings up other considerations: "Are there unwanted consequences associated with this action?" "How do members perceive absorbing an increase in health insurance costs?" "What impact does this perception have in terms of morale and productivity?" Other more positive outcomes may result from more progressive and accountable solutions that identify the workforce needs.

Current Thinking	The New Opportunity
"Business as usual" mentality	An opportunity to educate and support Tribal leadership, Tribal members, and employees on new ways to improve programs, promote health and wellness and manage costs.
Cost-Shifting	Offering more choices (multiple option plan designs) – Flexibility
Unhealthy behavior leading to distribution of increasing health care costs for everyone	Create incentives that reward healthy behavior. Become proactive in promoting wellness.
Looking at alternative initiatives to make positive changes but failure to act	Commitment to wellness and understanding the direct correlation between a workforce that has vitality and the high performance that produces results.

Native Health Group Guarantee

Native Health Group is committed to providing outstanding customer service and expertise. Our commitment throughout our relationship includes:

- Provide professional services.
- Extensive and current knowledge about our industry.
- Evaluate alternatives that best suit your needs.
- Interact effectively with your service vendors and carriers.
- Deliver details with accuracy.
- Make and keep all commitments.
- Notify you promptly of any account related issues.
- Provide you with reliable information.
- Keep you informed of market and legislative changes.
- Make complex issues easier to understand.
- Promptly return phone calls and e-mails.
- Keep you informed of new products and technologies.



We realize that you have many choices when it comes to your benefit and healthcare program service needs. We are committed to providing unparalleled expertise and results. We look forward to being invited to discuss your needs and our services with you.



We work with tribes and tribal organizations to improve the health and vitality of their employees and communities.



Change is unavoidable...with an active management strategy we produce results that support your organizational goals and can improve the overall health and productivity of your Tribal Members and Employees.

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Native Health Group, LLC is an affiliated firm of American Indian Health Management & Policy (AIHMP, Inc.) and Benefit Intelligence, Inc. who is a UNITED BENEFIT ADVISORS, LLC Member Firm, an Alliance of the Nation's Premier Independent Benefit Advisory Firms.