

# NATIVE HEALING BENEFIT PLAN

## Management and Policy Guide

The Navajo Nation Native Healing Benefit Plan is developed to provide reimbursement for expenses resulting from native healing ceremonies. This management guide describes the administrative structures and financial management of the Native Healing Benefit Plan. This Native Healing Benefit Plan is designed as a self-funded plan that is administered by the Navajo Nation Employee Benefits Program (hereinafter "Program"). The Navajo Nation recognizes the value, uniqueness, and importance of native healing ceremonies to its employees and supports its use through the Native Healing Benefit Plan.

### PURPOSE

The purpose of the Navajo Nation Native Healing Benefit Plan is to provide cultured health care and to improve health outcomes through providing an alternative benefit plan, giving the native traditional medicine the same respect and consideration as western medicine.

### POLICY

The Navajo Nation Native Healing Benefit Plan is available for all eligible employees of the Navajo Nation and covered entities, etc. The Native Healing Benefit Plan is included in the Navajo Nation Employee Benefit Plan as a covered medical expense and is intended to be utilized for traditional ceremonies directly related to the health of an employee and covered dependents. The maximum benefit of **\$350.00 per family per calendar year** covers expenses necessary for native healing ceremonies conducted by a Native Healing Practitioner for the benefit of an employee and covered dependents. Benefits may be claimed for the expense beyond what is paid directly to the Native Healing Practitioner as long as those expenses are required as part of the ceremony.

### ADMINISTRATION

The Program will have authority and responsibility to administer the Native Healing Benefit Plan to assure compliance with the policies adopted by the Navajo Nation Insurance Commission. This responsibility shall include processing claims, authorizing payments, and maintaining data for reporting requirements.

#### A. CLAIMING FOR BENEFITS

1. A "Reimbursement Form" is to be completed and submitted to the Program after the ceremony has been performed. The form will be reviewed for completeness and accuracy, and authorized for processing.
2. Claims will be processed by the Claims Administrator to ensure recording and reporting in the Financial Statement. Claims received and analyzed for approval by 4:00 p.m. Tuesday, will be sent to the Claims Administrator for data entry by Friday of that week. Once the Claims Administrator has entered all information into the claims system, processing continues eventually printing a reimbursement check for distribution by the following Friday. Checks are then reported to the Navajo Nation Financial Department for authorization to release payment within the next five (5) business days. Generally, the claims process is approximately four (4) to five (5) weeks from the date the claim is submitted to the Claims Administrator. The Program reserves the right to verify the ceremony has been performed and will not infringe on the confidentiality of the employee and Native Healing Practitioner relationship.

## B. VERIFICATION PROCEDURE

To ensure the integrity of this benefit and to give respect to the employee and Native Healing Practitioner relationship, the following verification procedure shall be followed:

1. When a claim received is incomplete and contains questionable information, the employee shall provide further information needed to satisfy the verification.
2. If appropriate, a "Verification Form" will be prepared using the information provided on the reimbursement form.
3. When additional information or verification is provided to the program, the claim will be processed for payment.
4. If the requested information or verification is not received within thirty-one (31) days from the date of request, the claim will be denied for incompleteness.
5. If there are any discrepancies on the claim form or the verification form, which results in a disputed claim, the employee will have the right to request reconsideration prior to denial of the claim by the Program Supervisor.

## C. RANDOM VERIFICATION

1. Random verifications will be conducted annually to ensure the integrity of the Native Healing Benefit Plan.
2. Claims selected will require the completion of a "Verification Form" by the practitioner within thirty-one (31) days. If the Verification Form is not returned within sixty days (60) days, the claims representative will notify the employee.

## D. PLAN GUIDELINES

This Native Healing Benefit Plan is included in the Navajo Nation Employee Benefit Plan as a covered medical expense.

1. Employee will not be required to show receipts for reimbursement, unless verification is needed.
2. Native healing claims will be audited periodically to verify only that the ceremony was performed.
3. A native healing ceremony must have occurred within the calendar year (January 1 through December 31) when claim is filed for reimbursement. Should a ceremony, however, occur on December 31, reimbursement will be issued and applied in the calendar year it was performed.
4. If multiple ceremonies are claimed in the same calendar year, the employee will be required to submit a Reimbursement Form for each ceremony with the understanding that the maximum benefit of \$350.00 per family per calendar year will be applied.
5. To ensure proper reimbursement of claims, the employee shall file his/her claim form within twelve (12) months from the date ceremony was performed.
6. The Benefit Plan does not cover ceremonies conducted for dwellings, livestock, or any other ceremonies that are not considered health related.