

FSA Risk & Benefits

Company Summary

FSA Risk & Benefits, LLC is a progressive risk and benefits brokerage and consulting firm focused exclusively on tribal nations and their related enterprises. The company's goal is to empower tribes to create financial security for current and future generations. Our clients require extensive interaction with our team and desire access to tailored solutions and analytics. They expect a heightened level of subject matter expertise.

As an active participant in Indian Country, we clearly understand both the dynamic nature and uniqueness of the challenges tribes face today. Our team's singular focus allows us to truly become an extension of your internal staff. While our capabilities are national in scope, we remain nimble and committed to delivering distinctive services.

Risk

Our approach is to work with clients in a consultative and collaborative fashion. We begin by obtaining a thorough understanding of the client's organizational structure as well as their operations, enterprises, management philosophies and business objectives.

Part of our value proposition is the fact that we only work with Federally-recognized tribes and their related entities. We understand that the preservation of sovereignty is paramount and encourage our clients to make decisions to strengthen their position rather than detract.

Like all tribes and tribally owned or chartered enterprises, our clients continue to face unique challenges on a yearly basis. From the potential erosion of sovereignty that Carcieri and its progeny of cases represent to circuit splits on issues involving the applicability of NLRB, FTCA and OSHA, tribes, tribal entities and their leadership have to be cognizant of the implications policy and legal matters have on their risk management and insurance programs.

FSA Risk & Benefits has significant experience working with a diverse tribal exposure base. Our clients' exposures present challenging insurance placements including multiple 638 funded programs, foreign operations, alternative energy, hospitality, government contracting, tribal-owned general contractors, distribution and manufacturing.

Services include:

- Insurance placement and program structure
- Risk management sourcing
- Risk management program development
- Ordinance consulting

Benefits

The past decade has seen a variety of initiatives aimed at improving the health care of tribal members. From Section 506 of the Medicare Prescription Drug, Improvement and Modernization Act to the Permanent Reauthorization of the Indian Health Care Improvement Act, tribes are well-positioned to optimize health care dollars. Our clients rely on our deep technical understanding to navigate the myriad of opportunities now afforded to a tribe's employee and member populations.



- Employee benefits – self-funding feasibility
- Employee benefits – group and ancillary plan design
- General welfare exclusion – program development
- Federal employee health benefits – program analysis
- Federal and state marketplace sponsorship integration – tribal members
- 340B registration and implementation
- Medicare Prescription Drug, Improvement and Modernization Act – repricing at Medicare like rates for contract health services
- Clinic efficacy – revenue cycle management, provider contracting and credentialing, and RPMS proficiency

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- Culture:** Understand and respect each tribe's culture.
- Fiduciary:** Treat every tribe's financial situation as if it were our own.
- Integrity:** Maintain the highest standards of behavior and doing the right things for the right reasons.
- Knowledge:** Strive to be the most knowledgeable resource possible.
- Service:** Provide unprecedented customer service to our clients.
- Trust:** Develop trust through honesty and transparency.

Protect

your tribe.

