
FEHB Program Carrier Letter

All Carriers

U.S. Office of Personnel Management
Office of Insurance Programs

Letter No. 1999-042

Date: September 2, 1999

Fee-for-service [36] Experience-rated HMO [35] Community-rated HMO [34]

SUBJECT: The Guide to Federal Employees Health Benefits Plans for Year 2000 and the FEHB web site.

In January of this year we asked for your suggestions on improving the usefulness, comprehension, and readability of the Guide. Together with our own research, we will make the following Guide changes we think you'll be interested in:

- We will display the open and closed fee-for-service plans on separate pages.
- We added two new benefit categories to the fee-for-service pages -- "Prescription Drug" deductible and "Mail Order Prescription Drug" copayments. We also eliminated the "Accidental injuries" and "Web site" columns (but links to your web site will still be made from our site).
- We consolidated several fee-for-service columns. We have a single column for "Catastrophic limits" rather than the per person/per family breakout, and we combined the "Surgeon" and "Other" columns into a single "Doctors" column.
- We reversed the order of the PPO/non-PPO presentations.
- We merged the HMO and POS sections into a single section.
- The new HMO-POS section will include the following benefit columns -- "Primary Care Doctor Office" copayment, "Hospital Stay Copay/Coinsurance", and the copayments for Generic and Brand name prescription drugs from a participating pharmacy.
- The HMO-POS accreditation column will show only whether accreditation was achieved and by whom; full accreditation details will still be available on our web site.
- We are also making changes in the presentation of survey information. We eliminated the bar chart showing the percent satisfied with the plan and the "Top rated plans" column. With our use of the CAHPS instrument this year, we will display the survey's six composite summaries in addition to the two questions of overall satisfaction from the adult and child questionnaires.
- Guide text was rewritten in plain language to reflect all these changes.
- Our web page will present your plan's full results on both the adult and child CAHPS questionnaires.
- Lastly, visitors to our web site can use a health plan decision tool to narrow plan selection based upon their preference in plan characteristics and attributes. This tool was available last year for enrollees in five states only. This year, the information will be nationwide and again will be available at PlanSmartChoice.com. We will coordinate the information about your plan with you before it is posted to the site.

We are excited about producing a Guide and web site that respond to our enrollees' requests for useable information and hope that you like the changes too. If you have questions, you may reach Dean Schleicher by e-mail at ndschlei@opm.gov or by calling (202) 606-0745.

Sincerely,

Frank D. Titus
Assistant Director
for Insurance Programs