## **FEHB Program Carrier Letter**All Carriers

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

Letter No. 2000- 47 Date: October 11, 2000

Fee-for-service [ 41 ] Experience-rated HMO [ 42 ] Community-rated [ 43 ]

**Subject: Open Season Enrollment Issues** 

Electronic enrollment has greatly improved getting health benefit enrollment changes to you. But we continue to experience problems with the processing of changes and timely issuing of ID cards. This letter highlights some of the problems we've encountered and shares our instructions to improve your customer service. Please review it and pass it to your enrollment or eligibility department and your front line customer service employees.

## **Electronic Enrollment**

We expect that significantly more enrollment changes will be made this year via electronic systems. This is due to the increased number of Federal agencies participating in the process and especially because enrollments processed by the National Finance Center will be sent electronically for the first time. You must be prepared to process all electronic enrollments that you receive.

Each Monday through the end of January 2001, OPM -Macon will post enrollment changes in your assigned electronic mailbox. Your enrollment staff must access the box and download the changes. It is imperative that your staff quickly process enrollments and issue ID cards.

If you haven't, we urge you to conduct end-to-end testing of your electronic enrollment system. You should be able to transfer information from the electronic files you receive from OPM-Macon into your system.

## **Customer Service**

Make sure that your customer service personnel are familiar with the Customer Service enrollment process and are able to assist individuals who call with questions. We expect you to make every effort to verify the status of those who call claiming to be enrolled in your plan, especially if they are seeking medical service.

FEHB OPEN SEASON NOVEMBER 13 - DECEMBER 11, 2000

Last year, despite our issuing these same instructions, several plans told individuals to call OPM or their personnel office if not in the plan's system. Such referrals put enrollees in the middle and are unacceptable customer service. It is not up to enrollees to prove their enrollments are valid. It is up to you to verify the enrollment.

Please share these points with your customer service personnel and your medical providers, where appropriate:

- A confirmation letter is proof of enrollment. If an individual produces this letter, enter them into your system and then attempt to reconcile the information. Asking OPM or an agency to fax a hardcopy enrollment form is NOT acceptable.
- If the individual is an annuitant, you can verify their enrollment through the Carrier Information System (CIS). Open Season enrollment changes will be posted on the CIS beginning December 15, 2000. Call 1-478-757-3164, and use your pin number. If you do not know your pin number, contact your OPM contract specialist.
- If an individual has an enrollment problem, be sure to ask how they enrolled. If they used the phone, the internet, or a kiosk, the enrollment was made electronically. If you have no record of the enrollment, go back to the electronic enrollment files and make sure your staff processed them. Call Mr. Chris Selle at OPM-Macon, 478-744-2115, if you cannot locate an electronic enrollment.
- You may take family member information over the phone from either the enrollee or from OPM for annuitants. We will not generate an enrollment form solely to develop dependant information.
- You must continue to provide benefits until the effective date of new FEHB coverage for any of your enrollees who elect to change to another health plan during Open Season. January 14, 2001 will be the beginning of the first pay period for most federal employees; for them, benefits continue through January 13, 2001.
- OPM's Customer Service Standards provide that you must issue new ID cards to enrollees within 15 days of receiving enrollment information from agencies or retirement systems. Please meet these standards.
- You must fill prescriptions promptly. Make sure that enrollees are able to fill their prescriptions beginning January 1, 2001, and that they are charged the appropriate copayments.

We know most FEHB plans timely process enrollment changes. We appreciate your efforts, and look forward to working with you to ensure that this Open Season is successful. If you have any questions on this issue, please call Eric Figg at 202-606-0745, or send an email to edfigg@opm.gov.

Sincerely,

Frank D. Titus Assistant Director

for Insurance Programs