Equity Action Plan

U.S. Office of Personnel Management Equity Action Plan

January 20, 2022

(1) Executive summary

The U.S. Office of Personnel Management (OPM) serves as the chief human resources agency and personnel policy manager for the Federal Government. OPM provides human resources leadership and support to Federal agencies and helps the Federal workforce achieve their aspirations as they serve the American people. OPM directs human resources and employee management services, administers retirement benefits, manages health insurance and other insurance benefit programs, and oversees merit-based and inclusive hiring into the civil service. From shaping how and where Federal employees work in the future, to reestablishing the Federal government as a model employer, OPM is leading the discussion on how to rebuild the Federal workforce.

OPM is fully committed to the whole of government approach to advance equity and support for underserved communities. Per Executive Order 13985, OPM has started to assess whether underserved communities face systemic barriers in accessing benefits and opportunities in programs or services OPM provides. Outlined below is a summary of the three high-impact services OPM reviewed and assessed for potential barriers that underserved communities may face, as well as the actions OPM will take to eliminate any barriers.

Expand Agency Access to and Use of Post-Audit Applicant Flow Data (AFD).

To better support Federal agencies, OPM plans to expand Federal agency access to anonymized and post-audit AFD and strengthen the capacity of Federal agencies to analyze, interpret, and use AFD in a legally appropriate manner. AFD is the demographic information provided by applicants on a voluntary basis for Federal job opportunity announcements through the USAJOBS.gov website. After a job opportunity is closed and all certificates issued under the announcement are audited, Federal agencies may use anonymized, post-audit AFD as part of their efforts to determine the existence of any barriers or disparities in the hiring process, as well as to develop future recruitment efforts. OPM's role is to ensure agencies have access to anonymized, post-audit AFD and to collaborate with the Equal Employment Opportunity Commission (EEOC) to provide tools and training for agencies on the appropriate use of AFD. OPM has already taken actions by building AFD reports, providing agencies with a template to pull AFD, and creating a report for agencies to see if job certificates need to be closed out.

Build a New Federal Employees Health Benefits (FEHB) Decision Support Tool.

OPM administers the health insurance program for eligible Federal government employees; annuitants; employees of entitled and enrolled Tribes, tribal organizations, and urban Indian organizations; and their eligible family members. The FEHB Program is the largest employer-sponsored health benefits program in the world, covering 8.2 million people. An important hallmark of the FEHB Program is providing choice and competition so every eligible and enrolled person, including those from underserved communities, has an opportunity to choose the health plan that best suits their needs. OPM plans to offer a new state-of-the-art Decision Support Tool (DST) that will give every FEHB-eligible and enrolled individual the opportunity and necessary technology to compare FEHB benefits, total cost of care, provider networks, prescription costs, and other health information important to them at the point of enrollment.

Provide Tools to Benefits Officers Across Government to Advance Financial Security.

OPM has a responsibility to work with agency benefits officers across government to educate Federal employees on the need for retirement savings and provide information to help them meet their retirement goals. OPM's goal is to work with agency benefits officers to promote fully informed retirement decisions by employees and educate them on the value for retirement savings, including those in underserved communities. OPM's effort is targeted at providing tools to benefits officers across government to deliver timely and relevant information in an equitable manner to Federal employees to advance financial security.

(2) Summary of Early Accomplishments

Since President Biden signed the Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government on January 20, 2021, OPM has worked to advance equity and remove any barriers for underserved communities in its efforts to make the Federal government a model employer, rebuild the workforce, and elevate OPM as an institution to better serve the American people.

In July 2021, Director Kiran Ahuja announced that the Chief Human Capital Officers Council's (CHCO) functions would be restored to OPM. The restoration of these functions elevates the voices of CHCOs and strengthens the connection between Government-wide human capital strategy and policy development and agency-level human capital management. CHCOs are key partners in helping to advance the Biden-Harris Administration priorities around diversity, equity, inclusion, and accessibility (DEIA). Additionally, in October 2021, Director Ahuja

established the Office of Diversity, Equity, Inclusion, and Accessibility (ODEIA) within OPM, and aligned it to report directly to the Office of the Director. ODEIA is charged with leading strategic DEIA government-wide priorities, working collaboratively with stakeholders, and providing the tools to help Federal agencies advance DEIA – including advising the Director on the Executive Order on Diversity, Equity, Inclusion, and Accessibility in the Federal Workforce. OPM has significant equities in Executive Order 14035, and more detail on how OPM serves underserved communities and advances DEIA in the Federal government is discussed in Section 5 below.

In addition to making organizational changes, OPM convened and conducted focus group discussions with employee groups in July 2021 to hear directly from members of underserved communities and better understand if and to what extent they faced barriers in accessing Federal employee benefits. The focus groups were hosted by video conference and lasted two hours, with one hour focused on FEHB plan selection and one hour focused on retirement readiness. The four focus group discussions included 61 Federal employees and were comprised of benefits officers, employees who identify as LGBTQ+, employees who identify as a person of color, and employees who identify as persons with disabilities.

Additionally, OPM finalized a series of regulations and policy actions that deepen OPM's commitment to making Federal service a pathway to the middle class, expanding the access of good jobs to Americans from all walks of life. OPM finalized two regulations that expands access to good-paying opportunities in Federal service, including paid internships, for post-secondary students and recent graduates: In August 2021, OPM issued a regulation that allows agencies to strategically recruit certain students to positions in the competitive service on a term or temporary basis up to a GS-11 or $74,950 in the Washington, D.C. area; and in November 2021, OPM published an interim rule designed to help agencies more easily recruit and hire recent college graduates into positions in the Federal government up to a GS-11 or $74,950 in the Washington, D.C. area. In September 2021, OPM expanded opportunity for military spouses to serve in Federal jobs by finalizing an expansion of the Military Spouse Non-Competitive Appointment Authority. Also in September, OPM issued an interim final rule to expand access to high quality health coverage by extending opportunity to enroll in the Federal Employees Health Benefits (FEHB) Program to additional tribal employees. Finally, in January 2022, OPM issued new pay schedules and additional guidance that fulfill the Administration's commitment to pay every Federal employee at least $15 per hour. These actions collectively raise the pay for 67,000, out of 2.2 million, Federal employees who previously worked below this threshold. Raising pay

rates across the Federal government to a minimum of $15 per hour reflects our appreciation for the Federal workforce, our values as a nation, and recognizes the importance for every Federal employee to earn a living wage.

(3) Equity Action Plan of Applicant Flow Data

Barrier to Equitable Outcome(s)

Applicant Flow Data (AFD) is the demographic information voluntarily provided by applicants for Federal job opportunities through the USAJOBS.gov website. When submitting a job application, applicants have the option to include information on their sex, race/ethnicity, and disability status, authorized by the Demographic Information on Applicants form (OMB No: 3046-0046). After a job opportunity announcement is closed, certificates issued under the announcement are audited, and after all hiring actions for the announcement are completed, anonymized, and aggregated, AFD information can be combined with other indicators to show applicants' progress through major milestones in the hiring process, including application, qualification, referral, and selection (retrospective view).

Federal agencies are responsible for accessing any available anonymized, post-audit AFD through their talent acquisition system (e.g., USA Staffing, Monster, or other systems), in addition to other data sources, to undertake barrier analyses. Barrier analysis is a process used to identify, evaluate, and, where appropriate, remedy any policies, procedures, and/or practices that may lead to disparities in the hiring process for individuals seeking Federal employment. OPM's role in this process is to ensure agencies have access to anonymized, post-audit AFD and to collaborate with EEOC to provide tools and training for agencies on their use of post-audit AFD.

Post-audit AFD trends consistently show a drop-off in representation for certain groups as the hiring process progresses. OPM's equity assessment illuminated several challenges that may prevent agencies from fully using post-audit AFD as part of the materials to identify and mitigate barriers to Federal employment. These challenges primarily relate to data gaps that limit AFD's ability to be a comprehensive data source, the lack of capacity on the part of staff in Federal agencies to analyze, interpret, and use the data (in conjunction with other materials), and uncertainty on how the data could be used beyond compliance reporting (such as MD-715 reporting). Addressing these challenges could better position agencies to address any disparities among demographic groups as they move through the hiring process. This work is particularly

important as the Federal government begins to recruit and hire new employees, as a result of the passage of the Bipartisan Infrastructure Law.

Action and Intended Impact on Barrier

OPM will undertake the following actions, in partnership with the EEOC in some cases, to expand Federal agency access to post-audit AFD and strengthen the capacity of Federal agencies to analyze, interpret, and use post-audit AFD.

- **Expand Federal agency access to post-audit AFD**. These actions will provide agencies with an easily accessible, comprehensive dataset that will enable more detailed analysis on barriers in the hiring process.
  - Redesign the USA Staffing AFD Data Warehouse to improve usability and include additional data items, including measuring additional phases of the hiring process, as requested by agencies to expand the analysis possible through AFD.
  - Develop a new API (Application Programming Interface) to allow agencies to systematically retrieve bulk AFD for their organizations to reduce time and processing capacity required for analysts to retrieve AFD for their agency.
  - Implement a new reporting tool (Power BI) to enable more interactive reports and dashboards to ease agency burden in post-audit AFD analysis.
  - Provide reports to agencies on their announcements with unaudited certificates so they can take action, such as closing out the hiring process and auditing the outstanding certificates, to enable OPM to release any additional AFD to the relevant agencies.
  - Explore changes to the USAJOBS user experience to increase the number of applicants who voluntarily choose to provide their demographic information.
  - Develop guidance for how to provide post-audit summarized AFD to agency leadership and managers/supervisors to inform efforts to mitigate barriers in the hiring process for future recruitment efforts.
  - Collaborate with EEOC and consider modifications to the AFD collection form to include additional data items in response to recent Executive Orders and adhere to DEIA best practice, including adding sexual orientation and gender identity (SOGI), and Middle East and North Africa (MENA) categories.

- **Strengthen the capacity of Federal agencies to analyze, interpret, and use anonymized, post-audit AFD.** These actions will help agencies build the knowledge and skills to more effectively analyze and use anonymized, post-audit AFD.
  - Survey AFD analysts and others expected to routinely use the data to gather information on skills and training needs.
  - Develop position descriptions, job announcement content, competency models, and other hiring artifacts to provide agencies with tools to recruit and select analysts with the skills and background to effectively analyze their hiring processes, using, among other data sources, anonymized, post-audit AFD.
  - Collaborate with EEOC to develop new training resources and analytical tools to better prepare agency analysts to use anonymized, post-audit AFD as one of the data sources used for barrier analyses.
  - Facilitate an AFD analyst community across government to share ideas and information on how to effectively access and use AFD.

Tracking Progress

OPM will rely on data sources such as USAJOBS, USA Staffing, and a new survey of AFD practitioners to track progress on these actions, including the following measures:

- Near- to mid-term (two to four years)
  - Number of new hiring phases included in AFD
  - New demographic response options in the AFD collection form (e.g., SOGI)
  - Percentage of applicants who choose to provide their demographic information
  - Number and percentage of announcements with unaudited certificates
  - Percentage of agency leaders (e.g. executives, managers, supervisors) who report they reviewed post-audit summarized AFD for their organizations for future recruitment efforts and potential barrier analyses
  - Percentage of AFD analysts who report that they have the knowledge and tools to do their jobs
- Long-term (five to eight years)
  - Disparities among demographic groups as they move through the hiring process

Accountability

OPM will hold itself accountable to these actions by including AFD-focused strategies and goals in the FY 2022-2026 OPM Strategic Plan. OPM developed a related FY 2022-2023 Agency Priority Goal and related research questions for OPM's FY 2022-2026 Learning Agenda. As a service provider, OPM is also held accountable for AFD features by its agency customers, including an AFD Customer Workgroup that meets quarterly. OPM will use the AFD Customer Workgroup to provide progress updates on these actions, share new tools and resources, and gather feedback from Federal agencies.

(4) Equity Action Plan in Advancing Financial Security

Barrier to Equitable Outcome(s)

OPM's Retirement Services (RS) is responsible for the Government-wide administration of retirement benefits and services for roughly 2.7 million annuitants, survivors, and family members. The Thrift Savings Plan Open Elections Act of 2004 (Public Law 108-469) and 5 U.S.C. 8350 gave OPM the responsibility to work with agency benefits officers across government to develop and implement a retirement financial literacy and education strategy. OPM's effort is targeted at providing tools to benefits officers across government to deliver timely and relevant information to Federal employees to help them meet their retirement goals.

As discussed in Executive Order 13985, financial education and wealth accumulation are especially important areas of focus, particularly for underserved communities who experience disparities in wealth accumulation. President Biden's statement issued on June 1st, 2021, commemorating the 100th anniversary of the Tulsa Race Massacre, highlights this point: "Because disparities in wealth compound like an interest rate, the disinvestment in Black families in Tulsa and across the country throughout our history is still felt sharply today. The median Black American family has thirteen cents for every one dollar in wealth held by White families."[1]

All new Federal employees have a defined contribution plan in the form of the Thrift Savings Plan and a defined benefit plan in the form of the Federal Employees Retirement System (FERS). This contrasts with private industry where 52% of workers have only a defined contribution plan,

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[1] https://www.whitehouse.gov/briefing-room/statements-releases/2021/06/01/fact-sheet-biden-harris-administrationannounces-new-actions-to-build-black-wealth-and-narrow-the-racial-wealth-gap/

3% have only a defined benefit plan, and 12% have both.[2] While most agencies devote significant resources to retirement readiness interventions as Federal employees approach retirement (typically 5 years before retirement), the resources for early and midcareer financial planning are often limited or nonexistent. These gaps in financial education programs are problematic because wealth accumulation is a career-long effort, and key decisions made early in a Federal career compound over a lifetime, either positively or negatively. Additionally, much of the existing agency financial education materials focus on a single benefit program rather than providing an integrated view of programs available to Federal employees.

The Federal government has a strong legacy of creating pathways to the middle class for communities of color, particularly Black Americans, when other economic opportunities were unavailable to them. Moreover, as the largest employer in the country, the Federal government currently employs a diverse range of workers. Coupled with OPM's efforts to provide every Federal worker with pay of a minimum of $15 per hour, OPM is poised to position the Federal government as an employer of choice, not only because of its longstanding and robust retirement program, but going forward, its appreciation of the current wealth gaps and the need for comprehensive financial education among its diverse workforce.

Finally, OPM's engagement with Federal employee focus groups yielded insights about barriers to achieving retirement readiness and fit into two main categories of findings. First, many Federal employees shared that they do not have a good understanding of what their Federal benefits include, how benefits programs integrate to provide opportunities for wealth accumulation, or how the benefits they will receive are calculated. Second, while most agencies offer retirement readiness courses close to an employee's retirement date, employees explained that very little information is available for early and midcareer employees.

Action and Intended Impact on Barrier

OPM's effort is targeted at providing tools to benefits officers across government to deliver timely, accessible, and relevant information to Federal employees to advance financial security. This effort includes conducting an overall assessment, targeted analyses, and potential interventions aimed at promoting financial outcomes through three key areas. First, OPM will continue to examine how key decisions in early and midcareer can improve the trajectory of

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[2] https://www.bls.gov/opub/ted/2021/67-percent-of-private-industry-workers-had-access-to-retirement-plans-in-2020.htm

wealth building. OPM will continue to partner with agencies across government to build upon previously conducted literature reviews regarding the most effective strategies for the timing, content, and delivery mechanisms to promote financial security.[3] The effort will build on a wide range of evidence-based research findings to identify interventions that show promising results.[4]

Second, OPM will work with benefits officers across government to examine existing agency financial education plans and specific government financial educational programs. Since mission, size, resources, geographic distribution, and Federal employee composition vary greatly between agencies, it is expected that training needs will also vary. In considering potential programs, a wide range of agency needs, including the needs of underserved communities will be considered. Additionally, some agencies face significant resource constraints in their ability to provide retirement readiness tools, so programs that are scalable and low cost are a particular focus of the effort. OPM will also continue to upskill benefits officers in financial education best practices during the annual benefits officer training.

Finally, OPM sees an opportunity to identify effective financial education programs currently in use at some agencies and make them more widely available across government. OPM will identify programs that show the largest effect on key decisions for wealth building and share them with benefits officers. Because staff in agency benefit offices do not typically have detailed training in financial education, providing a set of existing tools that integrate benefit programs at key early and midcareer stages across government are a timely and cost-effective way to advance financial security. Our approach offers a way to build on existing capabilities and offer evidence-based solutions for agency benefits officers across government.

Tracking Progress

In the next two to four years, OPM will explore potential tools to quantify gaps in financial literacy[5] and measure knowledge about existing benefits programs (e.g., TSP, FERS/CSRS

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[3] https://home.treasury.gov/system/files/136/US-National-Strategy-Financial-Literacy-2020.pdf

[4] Goda, G. S., Levy, M. R., Manchester, C. F., Sojourner, A., & Tasoff, J. (2020). Who is a passive saver under opt-in and auto-enrollment? *Journal of Economic Behavior & Organization*, *173*, 301-321; Kaiser, T., & Menkhoff, L. (2020). Financial education in schools: A meta-analysis of experimental studies. *Economics of Education Review*, *78*, 101930; Lusardi, A., & Mitchelli, O. S. (2007). Financial literacy and retirement preparedness: Evidence and implications for financial education. *Business economics*, *42*(1), 35-44.

[5] https://www.usfinancialcapability.org/downloads/NFCS_2018_Report_Natl_Findings.pdf

annuities, Social Security benefits, and additional initiatives like student loan repayment programs). OPM will then use that information to identify programs that can help address gaps in wealth building decisions. OPM wishes to begin an internal agency pilot test using some of the interventions which have shown to be useful and examine whether these lead to behavioral changes. OPM will begin tracking the following measures:

- Number of agency educational programs reviewed
- Number of agencies that include financial education programs for early and midcareer employees in their financial education plans
- Number of agencies that include targeted financial education programs for underserved communities
- Percentage of OPM employees who make retirement savings changes, such as enrollment rate, contribution rate, and/or fund elections (measure will be selected according to largest identified needs and pilot testing)

In the five to eight-year timeframe, OPM will collaborate with other agencies and leverage government-wide surveys to measure:

- Percentage of employees who report having early and midcareer access to financial education
- Percentage of employees who report understanding how TSP, CSRS/FERS, Social Security, and private assets integrate to build wealth and promote a secure retirement

Accountability

Once the research is complete and effective programs have been identified, OPM will produce a final report summarizing governmental efforts. Additionally, OPM will provide research-based recommendations relevant to reducing any barriers faced by employees, including underserved communities. Furthermore, OPM will issue a Benefits Administration Letter summarizing tools available for agency benefits officers to use to address early and midcareer financial security. The efforts described in this submission are aligned to the OPM FY 2022-2026 Learning Agenda, the FY 2023 Annual Evaluation Plan and FY 2023 Congressional Budget Justification and Annual Performance Plan.

(5) OPM Equities in the Executive Order on Diversity, Equity, Inclusion, and Accessibility in the Federal Workforce

As mentioned above, OPM has significant equities in Executive Order 14035 on Diversity, Equity, Inclusion, and Accessibility in the Federal Workforce, and is a leader in implementing some major pieces of it across the Federal government. To support the effort, the Office of Diversity, Equity, Inclusion, and Accessibility (ODEIA) will expand its staff and will continue to engage cross-government talent using White House Leadership Development Program (WHLDP) Fellows, fellows in the Presidential Management Councils Interagency Rotational Program, and White House Fellows. ODEIA provides technical support and assistance to agencies in implementing their strategic diversity, equity, inclusion, and accessibility goals, and has also secured help from external contractors and partnered with The Lab at OPM to further these ends.

OPM is working across the government to strengthen the Federal government's ability to recruit, hire, develop, promote, and retain our nation's talent and remove any barriers to equal employment opportunity. For example, consistent with Executive Order 14035, OPM is taking actions to promote equitable healthcare coverage and services for enrolled LGBTQ+ employees, through FEHB. As directed by EO 14035, OPM is also coordinating with EEOC and the Office of Management and Budget to consider expanding the collection of voluntary self-reported demographic data about Federal employees to support a data-driven approach to DEIA policies, including the potential addition of optional sexual orientation and gender identity data collection.

In November 2021, OPM coordinated with the White House to release the Government-wide Strategic Plan to Advance Diversity, Equity, Inclusion, and Accessibility in the Federal Workforce. The Government-wide plan provides guidance for how agencies can mature along a continuum from focusing on compliance and non-discrimination to where diversity, equity, inclusion, and accessibility are an integral part of the overall agency mission, vision, values, strategy, policies, and practices. The goal is systematic implementation of DEIA through agency goal setting, data driven analysis, and continuous improvement. Currently, ODEIA is coordinating OPM's development of human resource job classification codes and position descriptions for DEIA professionals, and OPM plans to develop a Chief Diversity Officers Council to undertake cross-cutting priorities.

(6) Equity Action Plan of the Federal Employees Health Benefits Decision Support Tool

OPM provides human resources leadership and support to Federal agencies and helps the Federal workforce achieve their aspirations as they serve the American people. OPM advances equitable contracting and procurement opportunities through the Federal Employees Health Benefits (FEHB) Program by incorporating anti-discrimination legal requirements in the contracts with the more than 90 national, regional, and community based insurance carriers. OPM also proactively promotes health equity by requiring carriers to assess differences in health outcomes by race and other social characteristics and address social determinants of health in their benefit design.

Barrier to Equitable Outcome(s)

The FEHB Program is the largest employer-sponsored health benefits program in the world, covering 8.2 million lives and providing a total of 275 plan choices (in 2022). OPM's current FEHB Plan Comparison Tool (PCT) displays, in an accessible format, FEHB health plan choices for users, including premiums, out-of-pocket costs for a wide variety of benefits, and quality information to assist in their purchasing decisions. However, it does not currently support some of the unique needs of its users, including those in underserved communities. The PCT offered by OPM was developed in-house in 2002 and is the most frequently visited webpage for OPM/Healthcare and Insurance (top 5 on opm.gov). In 2020, there were 2.4 million page views, 1.6 million User Sessions, and 1.3 million unique views. It has been updated through several iterations to increase functionality, but it is at the end of its lifecycle and unable to deliver a versatile or comprehensive interface when compared to newer commercial models, such as tools developed for Healthcare.gov or other state-based exchanges.

There are several limitations for employees using the PCT to meet their FEHB plan choice needs. All current and prospective Federal employees are impacted by the available FEHB PCT technology; persons with specialized health care needs, such as people with disabilities, retirees, and the LGBTQ+ populations, are most impacted by the inability to conduct a specialized plan benefit search to find a health plan that best meets their needs. When selecting a plan, representatives of those in underserved communities, such as the LGBTQ+, retiree, and employees of tribal organizations, speak of the cumbersome and inequitable nature of utilizing the current PCT to compare or understand their health benefits. Additionally, FEHB enrollees

within and outside of these communities often must compare benefits in each health plan brochure and check multiple health plan websites to contrast prescription drug costs as well as obtain participating healthcare provider information. Similarly, human resource specialists and agency benefits officers share the challenges and time demands of explaining health plan choices to enrollees.

Through OPM's Equity Assessment focus groups, OPM was able to elicit certain stakeholder challenges in comparing FEHB benefits that impact many users. For instance, Federal employees mentioned that they find it very difficult to discern the information they need to select an FEHB plan and reported a lack of clarity around coverage by plans for necessary services, medications, or medical equipment. Federal employees, including those in underserved communities, request the ability to search for targeted information to help them make decisions during their FEHB plan selection. A new DST will give every FEHB-eligible individual the opportunity to improve health outcomes by enhancing decision support at the point of enrollment and offering the necessary, accessible technology to support user-centric comparison of FEHB benefits.

Action and Intended Impact on Barrier

OPM intends to provide customers a DST that is accessible by providing substantially equivalent access to persons with disabilities as provided to those without disabilities. This will permit users to compare available FEHB benefits, provider networks, and prescription costs. OPM will refactor the internal applications used to feed the DST to allow more granular collection of FEHB benefit information including total cost of care data. OPM will subsequently conduct various analyses, surveys, and focus groups to inform what technology enhancements are necessary. Lastly, OPM will iteratively release DST functionality to ensure continual alignment with Executive Order 13985.

By implementing the DST Minimum Viable Product (MVP), OPM will provide all users, including underserved communities, with the ability to compare the FEHB benefits, provider networks, and prescription costs important to them. Additionally, the refactoring of OPM systems used to gather DST source data will allow for more granular benefit data collection and subsequent specialized search and compare features to be implemented to the DST.

Tracking Progress

The DST MVP will be launched in year two after approval; starting in year three, the DST will deploy a web-based survey to collect a baseline data source on direct DST user experience to measure utilization, satisfaction and utility across different demographic groups and special populations to enable comparative analyses. OPM will also collect DST usage analytics to track DST reach and identify additional enhancements to DST functionality. The measures that OPM will capture include:

- Percentage of DST users who report the DST is useful when selecting a health plan, by demographic group
- Percentage of DST users who report that the categories available for comparison (e.g., quality ratings) are useful when selecting a health plan, by demographic group
- Number of page views, sessions initiated, time spent using the DST, and other usage analytics
- Percentage of DST users who report being satisfied with the DST, by demographic group
- Percentage of employees who report having sufficient information to choose the right health plan for them, by demographic group
- Number of searches by category, including by underserved communities' need-specific terms (e.g., gender affirming care), by demographic group

Within five to eight years, the DST will be a steady state mobile-friendly, accessible tool with customized benefit search and compare capabilities, functionality to calculate total costs, and integrated provider and pharmacy directories. Additionally, the DST data source technology refactoring efforts will be completed and allow for more specialized benefit comparisons. The ultimate DST will give FEHB enrollees the option for tailored benefit differentiation through a secure portal and online support.

OPM will continue to track website survey and engagement measures to identify trends in use of the DST. Additionally, OPM will leverage the Federal Employee Benefits Survey (FEBS) and analyses of FEHB enrollment data to assess the following measures (organized by available aggregated, anonymized demographic data). These measures will supplement the information collected above via the DST direct user survey:

- Percentage of employees who agree that the DST provides adequate FEHB plan benefit information, by demographic group

- Percentage of employees who report being satisfied with the DST, by demographic group
- Percentage of employees who report having sufficient information to choose the right health plan for them, by demographic group
- Percentage enrolled in FEHB, by plan and user demographic

Accountability

OPM is including the DST efforts in the FY 2022-2026 Strategic Plan and as an FY 2022-2023 Agency Priority Goal. In addition, research questions related to the DST are encompassed in OPM's FY 2022-2026 Learning Agenda.

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