
FEHB Program Carrier Letter

All Experience-Rated Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

Letter No. 2020-07

Date: April 14, 2020

Fee-for-service [6]

Experience-rated HMO [6]

Community-rated HMO [n/a]

SUBJECT: 2021 RATE PROPOSAL FILE -- Experience-Rated Carriers

FEHB Carriers must submit their rate proposals on or before May 31, 2020. May 31st is the deadline required by regulations and OPM will not grant extensions.

Use the accompanying Excel file to prepare your 2021 rate proposal. You must submit your proposal using this file format; any supporting documentation should be submitted at the same time.

COVID-19

OPM acknowledges the focus and concern of COVID-19 and the evolving impact it is currently having on healthcare claims, as well as the unknown effect it will have on future health expenditures. We expect carriers to provide OPM with the most complete data you have available with respect to the effect COVID-19 is having on your experience. Experience rated carriers should provide this information in response to the COVID-19 tab of the Experience Rated Data Request.

We anticipate there will likely be a drop in your non-COVID-19 expenditures and therefore expect data to be shared on both COVID-19 and non-COVID-19 experience in response to these questions.

We plan on engaging carriers in ongoing dialogue regarding emerging experience throughout the summer as we review and analyze your proposals and set 2021 rates. We expect carriers to provide us with their most up to date actuarial and economic assumptions so that impacts from COVID-19 can be most appropriately captured in the rate setting process.

Please visit [Rate Submission Tool](#) to submit your proposal.

Please direct your questions about the 2021 rate submission to Brenna Scheideman at actuary@opm.gov.

Sincerely,

Laurie E. Bodenheimer
Acting Director, Healthcare and Insurance

Attachments