

Attachment I - 2021 RATE PROPOSAL - SMALL CARRIERS

(Use BIWEEKLY Net-To-Carrier Rates)

CARRIER NAME				
STATE		CODE		OPTION (High/Standard/HDHP/CDHP/Basic/Value)
YEAR	2021			
Q1. What type(s) of community rating do you propose to use for the Federal group in 2021?				
		TCR (Traditional Community Rating)	<input type="checkbox"/>	
		CRC (Community Rating By Class)	<input type="checkbox"/>	
		ACR (Adjusted Community Rating)	<input type="checkbox"/>	
			SELF	SELF + 1
			FAMILY	
Q2. What are the 2021 proposed Federal group rates?				
If your 2020 Federal group income is greater than or equal to \$750,000, enter the rates from Line 5c, Attachment II on this line.				
Line A:				
Q3. Enter the adjustment to the 2021 proposed Federal group rates as a result of the reconciliation of the 2020 Federal group rates.				
If your actual 2020 Federal group rates were higher than estimated in the 2020 proposal, the 2021 rates should be increased to recover the loss. Likewise, if the actual 2020 Federal group rates were less than estimated in the 2020 proposal, the 2021 rates should be decreased to return the gain to OPM.				
Line B:				
Q4. What are the proposed 2021 Federal group rates after adjustments?				
(Line A + Line B)				
Line C:			\$0.00	\$0.00
Line C:			\$0.00	\$0.00
If applicable, OPM will work with you to complete the section below to reduce the proposed rates in order to draw down the contingency reserve.				
Amount of excess contingency reserve:				
Rate reduction necessary to generate a contingency reserve payment approximately equal to the excess.				
Line D:				
2021 FEHBP Rates				
Line E:			\$0.00	\$0.00
Line E:			\$0.00	\$0.00

	Self	Self+1	Family
2020 Maximum Government Contribution	\$235.77	\$504.12	\$546.47
2020 Net-to-Carrier Rates			
2020 Gross Premium (Net-to-Carrier Rates * 1.04)	\$0.00	\$0.00	\$0.00
2020 Government Contribution	New Option	New Option	New Option
2020 Enrollee Contribution	New Option	New Option	New Option

ESTIMATED

		2021 Maximum Government Contribution *		
		Self	Self+1	Family
0.00	0% increase to 2020 Government Contribution	\$235.77	\$504.12	\$546.47
0.03	3% increase to 2020 Government Contribution	\$242.84	\$519.24	\$562.86
0.06	6% increase to 2020 Government Contribution	\$249.92	\$534.37	\$579.26
0.09	9% increase to 2020 Government Contribution	\$256.99	\$549.49	\$595.65

		2021 Gross Premium		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		2021 Government Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		2021 Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		% increase in Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	New Option	New Option	New Option
	3% increase to 2020 Government Contribution	New Option	New Option	New Option
	6% increase to 2020 Government Contribution	New Option	New Option	New Option
	9% increase to 2020 Government Contribution	New Option	New Option	New Option

*OPM does not know what the government contribution will be until all rates are finalized.

This table is provided to give plans an ideas of what their enrollee contribution will be under different assumptions of the government contribution.

This chart shows the Government Contribution for non-postal employees and annuitants.

Attachment II - 2021 RATE PROPOSAL - LARGE CARRIERS

(Use BIWEEKLY Net-To-Carrier Rates)

CARRIER NAME						
STATE		CODE		OPTION (High/Standard/HDHP/CDHP/Basic/Value)		
YEAR	2021					
				SELF	SELF + 1	FAMILY
1. Proposed FEHB Rates Before Loadings for January 1, 2021						
2. Special Benefit Loadings						
(a)						
(b)						
3. FEHB Rates Plus Special Benefit Loadings				\$0.00	\$0.00	\$0.00
4. Standard Loadings						
(a) Extension of Coverage Loading [.004 x (3)]						
(b) Medicare Loading						
4c. Subtotal [(3) + (4a) + (4b)]				\$0.00	\$0.00	\$0.00
4d. Estimated Premium Underpayment Percentage						
4e. Premium Underpayment Loading [(4c) x (4d)]				\$0.00	\$0.00	\$0.00
5a. Proposed 2021 FEHB Rates Before Discount [(4c) + (4e)]				\$0.00	\$0.00	\$0.00
5b. Discount						
(i) SSSG Discount (for TCR plans only)						
(ii) Other Discount						
5c. Final Proposed 2021 FEHB Rates [(5a) - (5bi) - (5bii)]				\$0.00	\$0.00	\$0.00

	Self	Self+1	Family
2020 Maximum Government Contribution	\$235.77	\$504.12	\$546.47
2020 Net-to-Carrier Rates			
2020 Gross Premium (Net-to-Carrier Rates * 1.04)	\$0.00	\$0.00	\$0.00
2020 Government Contribution	New Option	New Option	New Option
2020 Enrollee Contribution	New Option	New Option	New Option

ESTIMATED

		2021 Maximum Government Contribution *		
		Self	Self+1	Family
0.00	0% increase to 2020 Government Contribution	\$235.77	\$504.12	\$546.47
0.03	3% increase to 2020 Government Contribution	\$242.84	\$519.24	\$562.86
0.06	6% increase to 2020 Government Contribution	\$249.92	\$534.37	\$579.26
0.09	9% increase to 2020 Government Contribution	\$256.99	\$549.49	\$595.65

		2021 Gross Premium		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		2021 Government Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		2021 Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	3% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	6% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00
	9% increase to 2020 Government Contribution	\$0.00	\$0.00	\$0.00

		% increase in Enrollee Contribution		
		Self	Self+1	Family
	0% increase to 2020 Government Contribution	New Option	New Option	New Option
	3% increase to 2020 Government Contribution	New Option	New Option	New Option
	6% increase to 2020 Government Contribution	New Option	New Option	New Option
	9% increase to 2020 Government Contribution	New Option	New Option	New Option

*OPM does not know what the government contribution will be until all rates are finalized. This table is provided to give plans an ideas of what their enrollee contribution will be under different assumptions of the government contribution. This chart shows the Government Contribution for non-postal employees and annuitants.

Attachment IIA - Backup Line 1 Form - TCR & CRC

Enter the results on line 1 of Attachment III. If neither of these Forms is appropriate, create/modify a form and place it here.

Beginning Capitation Rates	
Age/Sex Factor	
Resulting Capitation Rate	
Percentage of Self Contracts	
Percentage of Self + 1 Contracts	
Percentage of Family Contracts	
Average Family Size	
1st Level Step-Up Factor (Self/Capitation)	
Self+1/Self Ratio	
Family/Self Ratio	
Self Rates	
Self+1 Rates	
Family Rates	

Attachment IIA - Backup Line 1 Form - ACR

Enter the results on line 1 of Attachment III. If neither of these Forms is appropriate, create/modify a form and place it here.

Experience Period	
Total Paid Claims (before any COB)	
Total COB (including CMS)	
Annual Trend	
Total Trend from Experience Period	
Expected Claims	
Administration (& Profit)	
Total Expected Claims + Admin + Profit	
Members	
Per Member Rates	
Percentage of Self Contracts	
Percentage of Self + 1 Contracts	
Percentage of Family Contracts	
Average Family Size	
1st Level Step-Up Factor (Self/Capitation)	
Self+1/Self Ratio	
Family/Self Ratio	
Self Rates	
Self+1 Rates	
Family Rates	

Attachment IIA - Special Benefits Loading Form

Enter the Special Benefit Loadings (if appropriate) under Line 2 of Attachment II. If you are submitting an Excel file, please keep the formulas in the spreadsheet.

Benefit	Cost/Member	Self Rates	Self+1 Rates	Family Rates
<i>Ex. \$10/\$20/\$45 Rx Benefit</i>	<i>\$45.93 PMPM</i>	<i>\$25.44</i>	<i>\$48.34 (Rates are Self Rates times Family Ratio of 1.9)</i>	<i>\$58.51 (Rates are Self Rates times Family Ratio of 2.3)</i>
<i>Ex. \$20 Urgent Care</i>	<i>\$4.39 PMPM</i>	<i>\$2.43</i>	<i>\$4.62</i>	<i>\$5.59</i>
(a)				
(b)				
(c)				
(d)				
(e)				
(f)				
(g)				
(h)				

Note: Include any necessary backup calculations here to support these loadings.

Attachment IIA - Potential SSSGs Form

This page is for carriers that are state-mandated to TCR.

If you choose to submit potential SSSGs in the proposal, fill out the form below. You must also keep a list on file of all potential SSSGs ranked by the group's most recent TCR enrollment (but no later than March 31 of the current year). SSSGs will be chosen from the list on file in the event that the potential SSSGs listed below no longer qualify to be SSSGs at the time of reconciliation.

NAME	ENROLLMENT	AS OF (MM/DD/YYYY)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		