



United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 23-401

Date: October 20, 2023

Subject: 2023 Federal Benefits Open Season: Significant Plan Changes

This Benefits Administration Letter (BAL) provides information on significant FEHB plan changes for 2024. There are no significant events for FEDVIP.

This is the only BAL on the 2023 Federal Benefits Open Season for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. Information previously contained in the BALs Announcement & Ordering and Distributing Materials and Conducting the Open Season are now in an evergreen document titled "[Open Season Manual](#)".

The attached tables identify FEHB plans and their corresponding significant changes. Some of these changes will require action on the part of agencies and enrollees.

There are plans leaving the FEHB Program at the end of 2023. Employees in these terminating plans **must** enroll in a new plan during Open Season or their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate Option (the lowest-cost nationwide plan option for 2024 as determined by OPM). See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#) for additional information on how to automatically enroll individuals who do not make an enrollment election during the allotted time period.

Note: Humana is exiting the Employer Group Commercial Medical Products business, which includes FEHB Program medical plans, effective for the 2024 plan year.

Table 1: Plans Leaving the FEHB Program, and

Table 2: Plans Reducing Service Areas and Terminating Enrollment Codes

What Must Employees Do?

- Employees in terminating plans (Table 1) or service area reductions with terminating enrollment codes (Table 2) must enroll in a new health plan during Open Season. If they do not enroll in a new plan, their employing agency will enroll them in GEHA Indemnity Benefit Plan Elevate Option.
- **New Coverage:** An enrollee's coverage under their new health plan will be effective the first day of the pay period beginning on or after January 1, 2024; **for most employees this will be Sunday, January 14, 2024.** Enrollees' coverage under their current plan will remain in effect until the new plan becomes effective.

What Must You Do?

- You must notify employees enrolled in the FEHB plans listed in Table 1 and Table 2 to select new plans. Advise employees if they do not choose new plans, they will be enrolled in GEHA Indemnity Benefit Plan Elevate Option.
- Distribute copies of the Tables to affected employees with your agency's notice about Open Season along with copies of Attachment 2: FastFacts - *What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.*
- Follow up with employees in these plans and remind them to select new plans.

What Will Health Plans Do?

- **Plan Notification:** The Carriers in Table 1 and Table 2 have been instructed to notify enrollees of the need to select new plans for 2024.

Table 3: Plans Terminating Options and Enrollment Codes

What Must Employees Do?

- Employees in a plan terminating an option (Table 3) may choose a new health plan during Open Season or they may remain with their current plan. If an employee does not choose a new plan, their FEHB plan will enroll the employee into the plan's option specified in Table 3. See [Benefit Administration Letter 16-202 Enrollment Options Following the Termination of a Plan or Plan Option](#).
- **New Coverage:** An FEHB enrollee's coverage under their new health plan or option will be effective the first day of the pay period beginning on or after January 1, 2024; for most employees this will be Sunday, January 14, 2024. An FEHB enrollee's coverage will remain in effect through 2023 until coverage under the new plan or option becomes effective.

What Must You Do?

- Advise your employees who are enrolled in the plan that is terminating an option that if they do not choose a new health plan, they will be automatically enrolled into the plan's option as specified in Table 3.
- Distribute copies of the Tables to employees with your agency's notice about Open Season.
- Follow up with affected employees and remind them that if they do not choose a new health plan, they will be automatically enrolled into the plan's option specified in Table 3.

What Will Health Plans Do?

- **Plan Notification:** The Carriers in Table 3 have been instructed to notify FEHB enrollees that their current plan option is being terminated and that if the enrollee does not change to another plan or option during Open Season, they will be automatically enrolled into the plan's option specified in Table 3.

Table 4: Plans Reducing Service Areas Without Terminating Enrollment Codes

What Must Employees Do?

- Employees who are enrolled in plans that are reducing service areas should elect a new health plan for 2024. If an employee does not choose a new health plan, they will only be covered for emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

What Must You Do?

- You must notify employees enrolled in the plans listed in Table 4 to select a new plan if they live in a service area that is being terminated. Advise your employees if they do not choose a new plan, they will only be covered for emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2024.
- Distribute copies of the Tables to employees along with your agency's notice about Open Season and copies of the second attachment, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select a new plan.

What Will Health Plans Do?

- **Plan Notification:** The Carriers in Table 4 have been instructed to notify enrollees that their respective plan service areas are being terminated. If enrollees do not choose another health plan, the enrollees will only be covered for emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2024.

Other Tables of Significant Plan Changes

For Tables 5, 6, and 7, you must include the plans with new options, the plans with expanded service areas, and the new plans entering the FEHB Program when you

count the number of eligible employees and place your order for brochures. [Plan contact](#) information is available on our website.

Table 5: Plans Adding New Option and Enrollment Codes

Table 6: Service Area Expansions Without New Enrollment Codes

Table 7: New Plans Entering the FEHB Program

Table 8: Plans Changing Names

Table 9: Service Area Change – County/Zip Codes (Due To USPS Border Changes)

Table 10: Closed Plans Changing Enrollment Criteria for New Eligible Enrollment

Belated Changes

Some employees might not receive instructions to change plans during Open Season. Therefore, we encourage you to accept belated Open Season changes from employees who are enrolled in

- terminating plans,
- plans reducing service areas and terminating enrollment codes,
- plans terminating options and enrollment codes, and
- plans reducing service areas without terminating enrollment codes.

After the 2024 plan year begins, closely review requests for belated Open Season changes to ensure the circumstances which prevented a timely enrollment change were truly beyond the employee's control.

Conclusion

We encourage you and your employees to visit our [Open Season](#) website at for the most up-to-date information. Please note that 2024 plan information will be posted on our website in November 2023.

We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance

Encl.:

Attachment 1: FEHB Significant Plan Changes

Attachment 2: FastFact: *What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*