
FEHB Program Carrier Letter

All Community-Rated Carriers

U.S. Office of Personnel Management
Insurance Services Programs

Letter No. 2007 - 10

Date: March 27, 2007

Fee-for-service [n/a] Experience-rated HMO [n/a] Community-rated HMO [7]

SUBJECT: 2008 RATE INSTRUCTIONS -- Community-Rated Carriers

Please use the enclosed documents to prepare your 2008 rate proposal. You must submit your proposal and the completed attachments by **May 31, 2007**. May 31 is the deadline required by regulations and no one can grant extensions.

See the enclosed "OPM Community Rating Guidelines - 2008" for pertinent definitions and an overall view of our community rating policy for 2008.

If you are a small carrier (see guidelines for definition), you may:

- 1) Elect to submit as a large carrier (in which case, we will consider you as a large carrier);
- 2) Elect to submit as a small carrier and
 - a) If your 2007 income from the Federal group will be \$500,000 or more,
 - you must submit Attachments I, IA, IIB, and IIC, and
 - **complete Attachments II and IIA and keep them on file and available for OPM review;** or
 - b) If your 2007 income from the Federal group will be less than \$500,000,
 - you must submit Attachments I, IIB, and IIC, and
 - you do not need to complete or retain Attachments II or IIA.

If you are a large carrier (see guidelines for definition), you must complete and submit to OPM, Attachments II, IIA, IIB, and IIC.

This proposal is being e-mailed to you as a Word document. This year your proposal should be submitted electronically. Please e-mail your proposal as a Word document to Actuary@opm.gov. Please send any additional information by overnight delivery to each of the following addresses:

Lorraine Dettman
Acting Assistant Director for Insurance Services Program
Office of Personnel Management
1900 E Street, N.W., Room 3400
Washington, DC 20415-0001

and

Sherry Simon
Actuary
Office of Personnel Management
1900 E St, NW, Room 4307
Washington, DC 20415

Also, please remember your first quarter enrollment report, Table 1, is due on April 15 to:

Eric Figg
Office of Personnel Management
Office of Insurance Programs
1900 E Street, N.W., Room 3415
Washington, DC 20415-0001
or fax to (202) 606-0036

Please direct your questions about the 2008 rate submission to Sherry Simon, Sharon Tu, or Chris Vaughn-Uding at (202) 606-0722, or **actuary@opm.gov**.

Sincerely,

Robert F. Danbeck
Associate Director
Human Resources Products and Services Division

Enclosures