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# FEHB Program Carrier Letter

## All Carriers

U.S. Office of Personnel Management  
Healthcare and Insurance

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**Letter No. 2013-23**

**Date: November, 15 2013**

Fee-for-service [19]

Experience-rated HMO [19]

Community-rated HMO [21]

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### **SUBJECT: Continuation of FEHB Coverage and Premium Payment Procedures During the Government Shutdown**

#### **Background**

The purpose of this Carrier Letter is to assure that all Federal Employees Health Benefits Program (FEHBP) enrollees and their family members have access to their health insurance and to advise you of premium payment procedures during possible continuation of Federal employee furloughs.

Due to a lapse in appropriated funds when the continuing resolution expired on September 30, 2013, some Federal agencies are unable to continue business as usual. Employees have been furloughed and only staff deemed to carry out specified agency functions is presently working. Those agencies whose appropriations have lapsed are unable to pay their employees.

#### **Premium Payments**

Payment of premiums collected September 16-30 should have been remitted as normal on October 10<sup>th</sup>. Most agencies affected by the lapse of appropriations have a biweekly pay cycle that ends on October 5, 2013. Therefore, these agencies will make salary payments for approximately 6 days only on the pay period ending October 5, 2013 and dispersed on October 24<sup>th</sup>.

Agencies should, to the best of their ability, send OPM both the employee shares and government shares for all employees for the October 24<sup>th</sup> premium payment. The premiums remitted in that payment will also include full payment for OPM's annuity roll and the U.S. Postal Service. However, you may see a slight shortfall in the premiums you receive. **Follow the procedures in the Attachment if funds received on October 24<sup>th</sup> are insufficient to pay claims or provide services.** Once normal Federal government operations have resumed, carriers will receive any missed premium payments.

#### **Qualifying Life Events**

Additionally, we are concerned about individuals who experience a qualifying life event (QLE) during the furlough period that would allow them to enroll, change plans, or change from Self Only to Self and Family. Some of these individuals may not be able to submit an SF 2809 to their employing office because it is closed due to the furlough. In these instances, we ask that you be flexible in providing coverage or care by accepting new enrollments, changes in plans and changes from Self Only to Self and Family. For QLEs, most enrollments and changes of enrollments are effective on the first day of the first pay period after the employing office receives the SF 2809 and that follows a pay period during any part the employee is in pay status. You may continue to request

appropriate documentation to verify the QLE. You will receive the payroll office information and any additional information once the furlough is over.

We encourage you to inform your staff to review SF 2809's for special comments and/or retroactive dates. Please advise the individual to submit the SF 2809 to their agency once the furlough is over. (The events that allow enrollment and enrollment changes are listed in 5 CFR 890.301.)

We appreciate that you have previously responded well to urgent situations affecting the health care needs of Federal employees and their families.

### **Questions or Concerns**

If you have questions, please contact your OPM Contract Specialist. Further guidance will be forthcoming, if necessary.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance

Enclosures