U.S. Office of Personnel Management Healthcare and Insurance

Letter Number 2023-01

Date: April 3, 2023

Dental Plans [X]

Vision Plans [X]

Subject: 2024 Federal Employees Dental and Vision Insurance Program Call Letter

Submission of Proposals

This is our annual call for benefit and rate proposals from Federal Employees Dental and Vision Insurance Program (FEDVIP) Carriers. This letter sets forth OPM's policy goals and initiatives for FEDVIP for Plan Year 2024. You must submit your benefit and rate proposals on or before May 31, 2023. We will not accept benefit proposals received after May 31, 2023. OPM expects to complete all benefit and rate negotiations by the end of August 2023 to ensure a timely Open Season. Guidance and policy from previous Carrier Letters remain in effect unless superseded.

FEDVIP Program Updates

Current Dental Terminology Code Changes

The brochures must properly reflect the Carriers' current benefits and cannot include outdated Current Dental Terminology (CDT) codes or show the same code in multiple class categories. Once the Brochure Creation Tool (BCT) is opened for Carrier use, the brochures must be edited appropriately to reflect the Carriers' current CDT codes and must match the CDT codes provided to FedPoint (formerly known as Long Term Care Partners) for the CDT Comparison Tool.

Expansion of Service Areas for Regional Carriers

FEDVIP will not accept service area expansion or contraction proposals for the 2024 plan year. OPM is committed to a fair and competitive market amongst all contracted Carriers.

Nitrous Oxide Exclusion Change

OPM has changed the categorization of nitrous oxide sedation from an excluded service to a service that may be covered for enrollees of any age when medically or dentally necessary, similar to coverage for general anesthesia and intravenous conscious sedation.¹

Currently, a combination of nitrous oxide and oxygen is used to manage pain and anxiety and is considered safe and effective when used appropriately.^{2,3} The American Dental Association (ADA) recognizes nitrous oxide as the most used gaseous anesthetic worldwide, and many pediatric dental offices utilize this means of conscious sedation.^{2,4} OPM believes enrollees should have access to this form of sedation when medically or dentally necessary to ensure their care is managed appropriately and strongly encourages FEDVIP Carriers to include this in their 2024 proposals.

Optional Disclosure of Gender Information

In our 2023 Call Letter, OPM strongly encouraged our Carriers to ensure communication materials and resources accessible by members were reviewed and amended to include gender-inclusive language. Member pronoun and gender identity preferences should be captured in member communications. In furtherance of these efforts, OPM has updated the FEDVIP enrollment process to make the provision of gender information optional. To align with this practice, Carriers must ensure that all member

¹ United States Office of Personnel Management Federal Employees Dental and Vision Insurance Program (FEDVIP) Application to Participate as a Qualified Company Under the Federal Employees Dental and Vision Benefits Enhancement Act of 2004, 5 U.S.C. Chapters 89A and 89B. pp C66.

² <u>Nitrous Oxide</u>, American Dental Association (2022).

³ <u>Nitrous Oxide (in Dental Settings) – HSPS</u>, Centers for Disease Control and Prevention (August 14, 2017).

⁴ <u>Use of Nitrous Oxide for Pediatric Dental Patients</u>, The Reference Manual of Pediatric Dentistry (2021).

communications collecting gender information allow members to opt out or not specify that information.

FSAFEDS Information in Brochures

The FEDVIP brochures will no longer include specific dollar amounts relevant to FSAFEDS Health Care Flexible Spending Account (HCFSA) or Limited Expense Health Care Flexible Spending Account (LEX HCFSA) carry over, minimums or maximums. OPM will update the standard language for the brochures to include a URL link that directs the reader to a <u>webpage with the</u> <u>updated IRS information</u>. The Department of Treasury, Internal Revenue Service guidance on Health Savings Accounts and Other Tax-Favored Health Plans is released each year in Publication 969. The purpose of this change is to prevent any outdated information from being published and to prevent brochure updates outside of the BCT deadline.

Dental Information Management

Machine learning and artificial intelligence can change the way large volumes of data are analyzed and processed. Machine learning may help to recognize and apply patterns to learn and make accurate predictions.⁵ OPM requests that all FEDVIP Carriers provide a description in their benefit proposal response of ways they may be using technology such as machine learning or artificial intelligence and how they plan to implement these technologies to improve the performance of the dental plans.

Conclusion

OPM's goal for the FEDVIP Program is to provide quality, affordable dental and vision benefits for Federal employees, annuitants, their family members, and other eligible persons and groups. Continuous open and effective communication between OPM staff and FEDVIP Carriers should occur to ensure an efficient negotiation cycle. Please discuss all proposed benefit changes with your Program Analyst as you formulate your proposal.

⁵ Badillo, Solveig et al., <u>An Introduction to Machine Learning</u>, Clinical Pharmacology and Therapeutics (March 03, 2020).

We look forward to the negotiations for the upcoming contract year. Thank you for your commitment to the Federal Employees Dental and Vision Insurance Program.

Sincerely,

Laurie Bodenheimer Associate Director Healthcare and Insurance