
**FEHB Program Carrier Letter
Community-Rated Carriers**

**U.S. Office of Personnel Management
Healthcare and Insurance**

FEHB PSHB

Letter Number 2026-06

Date: March 26, 2026

Fee-for-service [X]

Experience-rated HMO [X]

Community-rated HMO [6]

**Subject: Reconciliation Instructions for 2026 Rates –
Community Rated Carriers**

This letter transmits Part 3 of our three part series of rate guidance for 2026 rates. You received [Part 1 – Community Rating Guidelines 2026](#) and [Part 2 – 2026 Proposal Instructions](#) on May 14, 2025. The Excel file accompanying this letter, “Reconciliation Tables Attachments III and IIIA.xlsx,” includes the reconciliation tables for you to fill out. Attachments IIIB through VI are found in the enclosed Part 3 document. Most community rated carriers must complete some or all of the attached documents in this letter to reconcile their 2026 FEHB/PSHB rates. To determine which documents apply to your plan options, please use the following chart:

Step	If...	Then...
1.	Your 2025 income from the Federal group was less than \$2,000,000.	Stop here. You do not need to complete the enclosed documents. If your 2026 rates were reduced to generate a contingency reserve payment, it will be sent automatically this summer.

Step	If...	Then...
2.	You are a small carrier whose 2025 income from the Federal group was more than \$2,000,000 and you did not file rates as a large FEHB/PSHB carrier.*	You must complete Attachments III, IIIA, IIIB, and V and keep them on file and available for OPM review. These documents are subject to audit.
3.	<ul style="list-style-type: none"> You had more than 1,500 contracts at the time of the 2026 rate proposal, or You are a small FEHB/PSHB carrier that filed as a large FEHB/PSHB carrier by submitting detailed documentation with your rate proposal. 	Upload and submit Attachments III through VI on Carrier Connect by April 30, 2026

* If you are a small carrier with Federal group income over \$2,000,000 in the year prior to your terminating year, you must complete Attachments III, IIIA, IIIB and V for the final year and keep them on file and available for OPM review. You must notify OPM of any amount owed or due as a result of the final reconciliation by April 30 of the terminating year or within 30 days of your notice to OPM of your termination, whichever is later.

All carriers (except those with income less than \$2,000,000 from the Federal group in 2025) must complete the Reconciliation Questionnaire (Attachment IIIB) as indicated by the following table.

If you use...	Then you must complete...
Traditional Community Rating	Sections IIIB (1),(2),(3)
Community Rating by Class	Sections IIIB (1),(4)
Adjusted Community Rating	Sections IIIB (1),(5)

When completing your 2026 reconciliation, please refer to [Part 1 – Community Rating Guidelines 2026](#), which you received with the 2026 Proposal Instructions on May 14, 2025.

If you have questions about the rate reconciliation process, please contact the Office of the Actuaries at actuary@opm.gov with a copy to your Health Insurance Specialist.

This Carrier Letter contains this year's reconciliation instructions in Part 3, and the reconciliation attachments are in the accompanying Excel file.

FEHB and PSHB carriers should visit [Carrier Connect](#) to submit their completed forms.

Sincerely,

D. Shane Stevens
Associate Director
Healthcare and Insurance

Encl.:

Part 3 - 2026 Reconciliation Instructions.docx, including Attachments IIIB through VI

2026 Reconciliation Tables Attachments III and IIIA.xlsx