
**FEHB Program Carrier Letter
All FEHB and PSHB Carriers****U.S. Office of Personnel Management
Healthcare and Insurance**FEHB PSHB

Letter Number 2026-12**Date: June 25, 2026**

Fee-for-service [11]

Experience-rated HMO [11]

Community-rated HMO [12]

**Subject: Updated Guiding Principles for FEHB and
PSHB Carriers****Introduction**

OPM is updating the Guiding Principles for FEHB and PSHB carriers to align with OPM's agency-wide focus on modern, data-driven, and accountable operations that are critical to deliver high-quality and efficient service for the federal workforce. A strong, productive federal workforce requires healthcare that is affordable, outcome-based, and focused on members.

Reflecting nearly two decades of change in healthcare delivery, technology, and consumer expectations, these updated principles strengthen OPM's ability to provide clear, consistent leadership; promote transparency and program integrity; and ensure carriers are positioned to support an AI-ready, digitally enabled, customer-centered experience. This modernization is essential to meeting the expectations of today's federal workforce and to ensuring OPM and carriers advance together toward a more responsive, transparent, and results-oriented health benefits ecosystem.

Guiding Principles for FEHB and PSHB Carriers (Updated)

Retiring the 2006 framework, this modernized set of expectations reinforces OPM's stewardship of enrollee and taxpayer resources and advances the agency's mission to improve outcomes through innovation, operational excellence, and responsible oversight. These principles provide a unified direction for how carriers deliver value and how OPM evaluates progress across FEHB and PSHB.

1. Provide modern, high-quality, competitive benefits

Ensure broad access to care through strong provider networks and benefits that keep pace with leading private-sector employers and place enrollees at the center of the experience.

2. Maintain affordability and deliver value

Manage premium growth through efficient benefit design, value-based care, and clear cost information for enrollees.

3. Protect program integrity, taxpayer resources, and affordability

Actively prevent, detect, and address fraud, waste, and abuse (FWA); monitor claims, utilization, and pricing to continuously manage total costs without sacrificing quality or access; support all eligibility and oversight activities.

4. Comply fully with FEHB/PSHB requirements

Meet all legal, regulatory, contractual, and administrative obligations and respond promptly to OPM oversight.

5. Modernize through secure digital capabilities and data

Provide intuitive digital capabilities (e.g., enrollment, claims, provider search, appeals, cost transparency) that are secure by design, and maintain robust data governance standards to ensure data submitted to OPM is accurate, complete, and timely data.

6. Empower consumers

Offer clear, plain language, and accessible information on benefits, costs, rights, and price and quality data to support informed choices.

7. Ensure financial strength and operational excellence

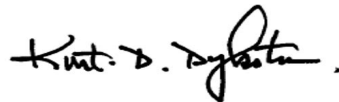
Deliver value consistently by maintaining sound financial practices and resilient operations, with efficient claims, responsive customer service, and reliable performance.

Conclusion

These updated Guiding Principles take effect upon issuance and supersede the principles established in Carrier Letter 2006-09. As OPM advances its broader modernization and performance agenda, these principles will anchor

our oversight and evaluation of plan performance, reinforce clear and consistent expectations, and support the delivery of value-based, digitally enabled, consumer-centered benefits. They reflect sustained collaboration with carriers to improve outcomes for the federal workforce and position the programs to evolve as healthcare delivery and technology continue to advance. OPM will reference this framework in ongoing communications, reviews, and strategic initiatives across FEHB and PSHB as we work together to strengthen access, accountability, and value across the programs.

Sincerely,

A handwritten signature in black ink that reads "Kurt D. Dykstra" with a small flourish at the end.

Kurt D. Dykstra

General Counsel and Healthcare and
Insurance Designee for Scott Kupor,
Director

U.S. Office of Personnel Management