
FEHB Program Carrier Letter
All FEHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

FEHB ☒ PSHB ☒

Letter Number 2026-13

Date: July 15, 2026

Fee-for-service [X]

Experience-rated HMO [X]

Community-rated HMO [13]

**Subject: Claims Data Requirements for All
Community-Rated HMOs – Except State-Mandated
Traditional Community-Rated HMOs**

**2024 Medical Loss Ratio (MLR) Claims Data Submission
Requirement**

This letter provides detailed instructions regarding claims data submissions to the Office of Personnel Management's (OPM) Office of the Inspector General (OIG) and applies to any carrier of a community-rated plan that is required to prepare and submit an MLR form to OPM (that is, carriers that are not mandated by their state to use traditional community rating (TCR) or with Federal Employees Health Benefits (FEHB) income in 2023 less than \$2,000,000).

Carriers of community-rated plans required to prepare and submit an MLR form must submit to the OIG detailed FEHB Program claims data used in their 2024 MLR calculation. The data should include FEHB claims incurred during calendar year 2024 and paid through June 30, 2025. **No other claims will be considered, and completion factors should not be applied to this data.** Only FEHB claims associated with benefits covered may be included in the MLR claims. Please read the attached specifications and provide the supporting documentation by **September 11, 2026**, using the instructions below. The information may be used for audit and/or investigative purposes only.

2026 Rate Development Claims Data Requirement

In addition, carriers using an Adjusted Community Rating (ACR) methodology are required to submit their rate development claims data to the OIG. Carriers should use the data layout and specifications included in this letter to meet this requirement. The claims data for the FEHB Program should be downloaded from a central database at the time the rates are developed. The information may be used for audit and/or investigative purposes only.

Carriers that use an ACR methodology and base their FEHB Program rates on group-specific claims or utilization data are required to submit this data as follows:

- Carriers that submit rates as large carriers and use an ACR methodology to develop the FEHB Program rates for 2026 must submit this data to the OIG by **September 11, 2026**. Carriers with more than 1,500 FEHB contracts at the time of the rate proposal (by rating area) must file as large carriers.
- Carriers of plans with less than 1,500 FEHB contracts that do not submit rates as large plans are not required to submit this data for those plans. However, while carriers of small plans are not required to submit the data, they are encouraged to do so.

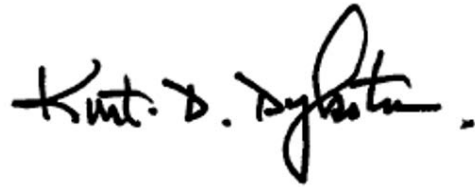
2026 Postal Service Health Benefits (PSHB) Program

The PSHB Program provides health benefits coverage for Postal Service employees, Postal Service annuitants, and their family members. If a Carrier is participating in the PSHB Program in contract year 2026 and separated their PSHB claims data for the experience period, a separate claims data set is required to support the PSHB Program claims data for the 2026 rates.

We remind carriers to retain and/or submit their data to ensure information is available for use in the event of any potential audit inquiries.

Questions regarding audit objectives or data requests should be directed to Jim Tuel, Group Chief, Healthcare and Insurance Audits Group on (724) 741-0713 or at Jim.Tuel@opm.gov, or Karen Eggleston and Nathan Frank at the OIG CRAG Claim inbox at OIGCRAGCLAIM@opm.gov. Data or file formatting questions should be directed to the Data Management Team at OIGOM-DMG@opm.gov.

Sincerely,

A handwritten signature in black ink, reading "Kurt B. Dykstra" with a period at the end. The signature is written in a cursive, flowing style.

Kurt Dykstra

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

U.S. Office of Personnel Management

Attachments