FEDVIP Carrier Letter All Carriers U.S. Office of Personnel Management Healthcare and Insurance

Letter Number 2019-01

Date: March 22, 2019

Dental [1]

Vision [1]

Subject: Federal Employees Dental and Vision Insurance Program (FEDVIP) Call Letter

This is our annual call to FEDVIP carriers for proposals to amend your benefits and rates for the 2020 plan year. This letter provides our goals and policies for the upcoming negotiations. Your benefit and rate proposals for the plan year beginning January 1, 2020, must be submitted to OPM by email and overnight mail on or before May 31, 2019.

We encourage both dental and vision carriers to consider benefit changes needed to improve quality and affordability of your plans. In previous years, we encouraged you to include providers in your networks that are qualified to provide dental/vision services for patients with disabilities. Beginning in 2020, you must include providers in your networks qualified to serve disabled patients.

Benefit Policy

For the 2020 plan year, carriers may continue to propose benefit enhancements; however, carriers can now propose benefit reductions to offset any increase in premium. For instance, if a carrier were to propose decreasing a cost share in one benefit and this change in benefits would have an additional cost impact on premium, the carrier would also propose a decrease in another benefit with an equal or greater reduction in cost in the same plan option. We believe that imposing this cost neutrality on FEDVIP benefit proposals is an important tool in meeting our strategic objective of increasing quality and promoting greater affordability. Rates must also adhere to all profit and/or administrative cost limits noted in your contract.

Opioid Abuse Prevention

As we indicated in last year's call letter, FEDVIP carriers can play a vital role in addressing the national opioid epidemic. Studies reveal that prescription medications—even when taken as directed—are often the gateway to addiction. Research shows that 54 percent of those receiving an opioid prescription for dental pain have medication left over.¹ Please detail your course of action to implement quantity limits, ensure your network dental providers make non-opioid regimens their first choice for pain management and advocate for the safe dispensing of opioid medications. We encourage you to monitor which providers are overprescribing opioids and ensure that controls are in place to educate the provider on reasonable prescription amounts of opioids.

If you have any questions, please contact Jillian Gill at (202) 606-1689 or via email at <u>jillian.gill@opm.gov</u>.

Sincerely,

Edward M. DeHarde Assistant Director Federal Employees Insurance Operations

¹ Maughan, B.C., et al. (2016). Unused Opioid Analgesics and Drug Disposal Following Outpatient Dental Surgery: A Randomized Controlled Trial. *Drug and Alcohol Dependence*. 168: 328-334.