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# FEHB Program Carrier Letter

## All Carriers

U.S. Office of Personnel Management  
Office of Insurance Programs

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**Letter No. 2001-31**

**Date:** September 12, 2001

Fee-for-service [ 26 ]    Experience-rated HMO [ 29 ]    Community-rated HMO [ 29 ]

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**SUBJECT: Compassionate Response to the National Disaster**

As we are all painfully aware, tragedy struck the World Trade Center and the Pentagon as well as in Pennsylvania on the morning of September 11, 2001. Some of our FEHB carriers and their employees suffered losses and we send our condolences to them.

Some of the many victims are Federal employees, retirees, and family members covered under a Federal Employees Health Benefits Program plan. We want to be certain that every assistance and consideration is given to the victims and their families. With this in mind, we ask that you demonstrate particular sensitivity to claims filed as a result of this tragedy.

Under the circumstances, charges for work-related injuries sustained by Federal workers will be payable by the Office of Workers' Compensation Programs (OWCP). However, we encourage you to the extent possible to provide immediate payment and to seek subsequent reimbursement from OWCP. You should also be aware that Federal employees' dependents, who may have been on site at the time of this disaster, would continue their normal health benefits coverage.

While we expect you to operate under your contract with OPM, we also expect you to demonstrate the maximum flexibility under the contract. For example, we would expect that because of the seriousness of these events, fee-for-service plans will relax the requirement under the pre-certification provision that the plan must be notified within two business days of an emergency admission. Likewise, fee-for-service and prepaid plans should relax their requirements about notification and levels of benefit payment when victims are taken to non-plan and/or non-PPO hospitals or other disaster treatment centers.

I know we are all shocked and dismayed by these recent events. It is therefore imperative that we display sensitivity to those most affected. I am counting on you to provide full cooperation to those in the greatest need at this time.

Sincerely,



Abby L. Block  
Assistant Director  
for Insurance Programs