Subject: Federal Employees Health Benefits (FEHB) Program: Self Plus One Enrollment

Purpose

The purpose of this letter is to provide additional guidance regarding the new enrollment type, Self Plus One, under the Federal Employees Health Benefits (FEHB) Program. This letter outlines your responsibilities for implementing the Self Plus One enrollment type.

Our initial Carrier Letter 2014-05 on the FEHB Program Self Plus One Enrollment was published on March 24, 2014 and is available at www.opm.gov/healthcare-insurance/healthcare/carriers/2014/2014-05.pdf

OPM has estimated that approximately 30 percent of the FEHB enrollments are Family enrollments with only one family member. Thus, there may be as many as one million changes to the Self Plus One enrollment type.

In order to accept and process the Self Plus One enrollment type your enrollment systems must:

• accept and display the “3” and “6” numerals in the 3rd position of all enrollment code fields;
• accept 3rd level of premiums for Self Plus One;
• accept and process a change in the family member covered under the Self Plus One; enrollment (i.e. no change in the 3 digit enrollment code): and
• accept new family member information with a QLE.

A change in the family member covered under a Self Plus One enrollment may be sent to you electronically through the Macon Data Hub. OPM’s HIPAA 834/Version 5010 Translator will be updated to include passing the field LOOP 2300 HD05 for only the “gaining” Carrier. The following variables will be used to indicate the type of enrollment.

FAM – Family
IND – Self Only
ESP – Employee and Spouse
E1D – Employee and 1 family member (not spouse)
The FEHB Data – HIPAA Transaction Standard Companion Guides are being updated and will soon be available for distribution. In the Companion Guides we will explain how carriers will be notified electronically of a change in the family member covered under a Self Plus One enrollment.

To ensure a smooth transition to a three tiered enrollment model, OPM recommends that the Carrier develop a comprehensive end to end testing plan for all systems that contain enrollment code data.

The Macon Data Hub will place test files on the FTP site in April 2015. Carriers must use the test files to gauge the readiness of their systems and advise their Contract Specialists when testing is successfully completed. Additional information on test files will be provided at a later date.

The effective date for the new Self Plus One enrollment type will be January, 2016. Therefore, the annual Open Season beginning on November 9, 2015 will include the new Self Plus One enrollment type in the available enrollment choices.

Please complete the attached survey and return to selfplusone@opm.gov by January 31, 2015.

Conclusion

Carriers will need to ensure that their enrollment systems can accept and process the Self Plus One enrollments for the 2015 Open Season which begins November 9, 2015. All enrollment policies, procedures, and instructions must be updated before the 2015 Open Season to include the Self Plus One enrollment type. In addition, all testing must be completed no later than September 1, 2015 to ensure a smooth implementation. We will provide more information as it becomes available.

Questions

Should you have any questions, please email selfplusone@opm.gov

Sincerely

John O’Brien
Director
Healthcare and Insurance