Subject: Federal Employees Health Benefits (FEHB) Program - Changes to SF 2809 834 File Format

Purpose:

The purpose of this letter is to inform Carriers that the U.S. Office of Personnel Management (OPM) will change its SF 2809 HIPAA Benefit Enrollment and Maintenance (834) File Format sent to carriers for Federal Employees Health Benefits (FEHB) enrollments. These changes are part of an OPM initiative to increase the number of enrollment actions that are completed electronically by enrollees and agency Human Resource (HR) staff. OPM is working with agency data providers (payroll offices and enrollment portals) on implementing these additional electronic enrollment actions. The actions will be sent to carriers in the 834 Version 5010 format via the OPM Macon FEHB Data-Hub.

This Carrier Letter highlights the first round of the additional electronic enrollment actions. All carriers must be prepared to receive the electronic enrollment actions listed below by March 1, 2022:

1. Add and Remove family members (dependents) in Self and Family Enrollments
2. Correct “Name” errors for family members (dependents)
3. Correct “Date of Birth (DOB)” errors for family members (dependents)

See Attached:

- Updated SF 2809 HIPAA 834 Companion Guide
- Attachment I – 834 template for Adding and Removing Family Members in Self and Family Enrollments (dependents)
• Attachment II – 834 template for Family Members (dependents)
  Name/Date of Birth (DOB) changes

Please Note: For this letter the terms “Family Member” and “Dependent” are
used interchangeably, as are “Remove,” “Cancel” and “Terminate.”

#1: Add and Remove family members (dependents) in Self and
Family Enrollments where the Self and Family Enrollment will
continue.

The purpose is to allow agency data providers to send family member
updates electronically (see attached 834 template in Attachment I).
These changes include adding newly eligible family members and
removing family members in two situations: 1) the family member is
no longer eligible for coverage; and 2) the family member is eligible
for coverage but is being removed. Please see Carrier Letter 1999-34
for information on adding eligible family members and removing family
members that are no longer eligible for coverage. Please see Carrier
Letter 2018-11 for information on removal of eligible family members
from existing enrollments.

Note that agency data providers will only send the family member(s)
data that are being added or terminated, to avoid confusion.

Important Note for removal of family members on an electronic SF
2809 only:

• Benefit End Date in the 834 format already includes the 31-day
  (if eligible) temporary extension of coverage. For the 834 SF
  2809 transaction that removes a family member (dependent)
  from an existing, and continuing, Self and Family enrollment:
  Carriers will use the “Benefit End” Date; do not add an additional
  31-day coverage on top of it. 31-day coverage will already be
  incorporated by the data provider.

• This only impacts the electronic SF 2809 transactions. It
does not impact the existing SF 2810 HIPAA 834 format
transactions (i.e., continue to add the 31-day temporary extension of coverage to the termination date provided).

**Scenarios: Add and Remove family members (dependents) in Self and Family Enrollments**

**Removing a family member**

John Doe has a Self and Family enrollment with four family members. One of his children, Michelle, has asked to be removed from his insurance. The agency data provider submits an SF 2809 transaction where Michelle Doe is being removed. In this case, carriers will only receive data on John Doe (member) and Michelle Doe (removed family member), not the other family members that are not changing.

<table>
<thead>
<tr>
<th>Type of Individual</th>
<th>Original Covered Individuals</th>
<th>SF 2809 Data Sent to Carrier</th>
<th>Updated Covered Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
</tr>
<tr>
<td>Family Member</td>
<td>Jane Doe – spouse</td>
<td>Michelle Doe – Removed family member</td>
<td>Jane Doe – spouse</td>
</tr>
<tr>
<td></td>
<td>SSN: 888-88-8888</td>
<td>SSN: 666-66-6666</td>
<td>SSN: 888-88-8888</td>
</tr>
<tr>
<td></td>
<td>Joey Doe – child</td>
<td></td>
<td>Joey Doe – child</td>
</tr>
<tr>
<td></td>
<td>SSN: 777-77-7777</td>
<td></td>
<td>SSN: 777-77-7777</td>
</tr>
<tr>
<td>Family Member</td>
<td>Michelle Doe – child</td>
<td>ROn Doe – child</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SSN: 666-66-6666</td>
<td>SSN: 555-55-5555</td>
<td></td>
</tr>
<tr>
<td>Family Member</td>
<td>ROn Doe – child</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SSN: 555-55-5555</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Adding a family member**
John Doe has a Self and Family enrollment with three Family members. The agency data provider sends an SF 2809 transaction where Mike Doe is being added. In this case, the carrier will only receive data for John Doe (Member) and Mike Doe (added Family member).

<table>
<thead>
<tr>
<th>Type of Individual</th>
<th>Original Covered Individuals</th>
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</thead>
<tbody>
<tr>
<td><strong>Member</strong></td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td>Jane Doe – spouse</td>
<td>Mike Doe – Added Family member</td>
<td>Jane Doe – spouse</td>
</tr>
<tr>
<td></td>
<td>SSN: 888-88-8888</td>
<td>SSN: 444-44-4444</td>
<td>SSN: 888-88-8888</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td>Joey Doe – child</td>
<td>Joey Doe – child</td>
<td>Joey Doe – child</td>
</tr>
<tr>
<td></td>
<td>SSN: 777-77-7777</td>
<td>SSN: 777-77-7777</td>
<td>SSN: 777-77-7777</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td>Ron Doe – child</td>
<td>Ron Doe – child</td>
<td>Ron Doe – child</td>
</tr>
<tr>
<td></td>
<td>SSN: 555-55-5555</td>
<td>SSN: 555-55-5555</td>
<td>SSN: 555-55-5555</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td></td>
<td></td>
<td>Mike Doe – child</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>SSN: 444-44-4444</td>
</tr>
</tbody>
</table>

**Both adding and removing family members**
John Doe has a Self and Family enrollment with three family members. The agency data provider sends an SF 2809 transaction where Mike Doe is being added and Ron Doe is being removed. In this case, you will only receive segments for John Doe, Mike Doe, and Ron Doe.
#2: Correct “Name” errors for family members (dependents).
Agencies will now be able to make corrections to misspelled family member names (see Attachment II). This would not entail names changes (e.g., marriage, divorce) that would need additional documentation. Enrollee name changes will continue to be SF 2810 actions.
#3: Correct “Date of Birth (DOB)” errors for family members (dependents)
Agencies will now be able to make corrections to errors in Family Member Date of Birth (DOB) (see Attachment II).

<table>
<thead>
<tr>
<th>Type of Individual</th>
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<th>Updated Covered Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Member</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joey Dow – child</td>
<td>Joey Doe</td>
<td>Joey Doe</td>
<td>Joey Doe</td>
</tr>
<tr>
<td>SSN: 777-77-7777</td>
<td>SSN: 777-77-7777</td>
<td>SSN: 777-77-7777</td>
<td></td>
</tr>
<tr>
<td>Michelle Doe – child</td>
<td></td>
<td></td>
<td>Michelle Doe – child</td>
</tr>
<tr>
<td>SSN: 666-66-6666</td>
<td></td>
<td></td>
<td>SSN: 666-66-6666</td>
</tr>
<tr>
<td>Ron Doe – child</td>
<td></td>
<td></td>
<td>Ron Doe – child</td>
</tr>
<tr>
<td>SSN: 555-55-5555</td>
<td></td>
<td></td>
<td>SSN: 555-55-5555</td>
</tr>
</tbody>
</table>

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<thead>
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<th>2809 Data Sent to Carrier</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Member</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
<td>John Doe – Member</td>
</tr>
<tr>
<td>DOB: 4-30-1979</td>
<td>DOB: 4-30-1979</td>
<td>DOB: 4-30-1979</td>
<td></td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jane Doe – spouse</td>
<td></td>
<td></td>
<td>Jane Doe – spouse</td>
</tr>
<tr>
<td>SSN: 888-88-8888</td>
<td></td>
<td></td>
<td>SSN: 888-88-8888</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joey Doe – child</td>
<td></td>
<td>Joey Doe - child</td>
<td>Joey Doe – child</td>
</tr>
<tr>
<td>DOB: <strong>05-01-2018</strong></td>
<td>DOB: <strong>01-05-2018</strong></td>
<td>DOB: 01-05-2018</td>
<td>DOB: 01-05-2018</td>
</tr>
<tr>
<td>Type of Individual</td>
<td>Original Covered Individuals</td>
<td>2809 Data Sent to Carrier</td>
<td>Updated Covered Individuals</td>
</tr>
<tr>
<td>--------------------</td>
<td>----------------------------</td>
<td>---------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td>Michelle Doe – child</td>
<td></td>
<td>Michelle Doe – child</td>
</tr>
<tr>
<td></td>
<td>SSN: 666-66-6666</td>
<td></td>
<td>SSN: 666-66-6666</td>
</tr>
<tr>
<td><strong>Family Member</strong></td>
<td>Ron Doe – child</td>
<td></td>
<td>Ron Doe – child</td>
</tr>
<tr>
<td></td>
<td>SSN: 555-55-5555</td>
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<td>SSN: 555-55-5555</td>
</tr>
<tr>
<td></td>
<td>DOB: 03-20-2010</td>
<td></td>
<td>DOB: 03-20-2010</td>
</tr>
</tbody>
</table>

**Conclusion**

Carriers will need to ensure that their enrollment systems can accept and process the updated 834 formats by March 1, 2022. Test files will be made available to carriers upon publication of this letter. The FEHB Data-Hub support team will email detailed information about the test files to all FEHB Carrier Point of Contact’s (POC) who currently receive regular email communications.

OPM’s goal for the FEHB Program is to reduce the amount of manual and paper processes. Thank you for your commitment to the FEHB Program. Should you have any further questions, please contact Alexander Dashevsky for policy questions (Alexander.Dashevsky@opm.gov 202-606-1260); and Chris Selle for technical questions (Chris.Selle@opm.gov 478-744-2115).

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance
Attachment I:

Template for Adding and Removing Family Member In Self and Family Enrollments (i.e. Dependents)

Gaining Code = ZZ5, Losing Code = ZZ5

MTC = Maintenance Type Code

MRC = Maintenance Reason Code

--Main Subscriber
INS*Y*18*001*33*A***FT~
Reference:
Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=33=Personnel Data

REF*0F*999999999~

REF*1L*FEHB~

REF*DX*12400001~

REF*17*2885~

REF*ZZ*AGNFC2020000120~

DTP*300*D8*20200213~

NM1*IL*1*TESTING*TEST*T***34*999999999~

PER*IP**TE*4156997759~

N3*123 ABC AVE~

N4*SAN FRANCISCO*CA*94080~

DMG*D8*19590618*M*M~
Reference: Maintenance Type Code=MTC=001=Change

**Add Family Members**

Reference: Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=20=Active

Reference: Maintenance Type Code=MTC=001=Change
DTP*348*D8*20200329~
Reference:
Date/Time Qualifier=DTP01=348=Benefit Begin

COB*U**6~

--Terminating Family Members
INS*N*01*001*07*A~
Reference:
Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=07=Termination of Benefits

REF*0F*999999999~
REF*1L*FEHB~
REF*DX*12400001~
DTP*300*D8*20200213~
NM1*IL*1*TESTING*SPOUSE*M***34*888888881~
N3*123 ABC AVE~
N4*SAN FRANCISCO*CA*94080~
DMG*D8*19810427*F~
HD*001**HLT*0000000ZZ50000000ZZ5*FAM~
Reference:
Maintenance Type Code=MTC=001=Change

DTP*349*D8*20200329~
Reference:
Date/Time Qualifier=DTP01=349=Benefit End

COB*U**6~
Attachment II:

834 Template for Family Members (i.e. Dependents) Name and/or Date Of Birth (DOB) Changes

Gaining Code = ZZ5, Losing Code = ZZ5
MTC = Maintenance Type Code
MRC = Maintenance Reason Code

--Main Subscriber
INS*Y*18*001*25*A***FT~
Reference:
Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=25=Change In Identifying Data Elements

REF*0F*999999901~
REF*1L*FEHB~
REF*DX*12400001~
REF*17*2885~
REF*ZZ*AGNFC2020000120~
DTP*300*D8*20200701~
NM1*IL*1*TESTING*TEST*T***34*999999901~
PER*IP**TE*4156997759~
N3*123 ABC AVE~
N4*SAN FRANCISCO*CA*94080~
DMG*D8*19590618*M*M~
HD*001**HLT*0000000ZZ50000000ZZ51M*FAM~
Reference:
Maintenance Type Code=MTC=001=Change

DTP*303*D8*20200704~
Reference:
Date/Time Qualifier=DTP01=303=Maintenance Effective
--Family Members (Dependents) Name Correction

INS*N*01*001*25*A~
Reference:
Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=25=Change In Identifying Data Elements

REF*0F*999999901~
REF*1L*FEHB~
REF*DX*12400001~
DTP*300*D8*20200701~
NM1*IL*1*TESTING*NEWFIRSTNAME*M***34*888888881~
Reference:
Dependent First Name Correction = NEWFIRSTNAME

N3*123 ABC AVE~
N4*SAN FRANCISCO*CA*94080~
DMG*D8*19810427*F~
HD*001**HLT*0000000ZZ50000000ZZ51M*FAM~
Reference:
Maintenance Type Code=MTC=001=Change

DTP*303*D8*20200704~
Reference:
Date/Time Qualifier=DTP01=303=Maintenance Effective

--Family Members (Dependents) DOB Correction

INS*N*01*001*25*A~
Reference:
Maintenance Type Code=MTC=001=Change
Maintenance Reason Code=MRC=25=Change In Identifying Data Elements

REF*0F*999999901~
REF*1L*FEHB~
REF*DX*12400001~
DTP*300*D8*20200701~
NM1*IL*1*TESTING*CHILDONE*M***34*888888881~
N3*123 ABC AVE~
N4*SAN FRANCISCO*CA*94080~
DMG*D8*20000127*F~
Reference:

**Dependent Date of Birth Correction = 20000127**

HD*001**HLT*0000000ZZ50000000ZZ51M*FAM~
Reference:

**Maintenance Type Code=MTC=001=Change**

DTP*303*D8*20200704~
Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**

--Family Members (Dependents) Name & DOB Correction

INS*N*01*001*25*A~
Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=25=Change In Identifying Data Elements**

REF*0F*999999901~
REF*1L*FEHB~
REF*DX*12400001~
DTP*300*D8*20200701~
NM1*IL*1*NEWLASTNAME*CHILDONE*M***34*888888881~
Reference:

**Dependent First Name Correction = NEWFIRSTNAME**

N3*123 ABC AVE~
N4*SAN FRANCISCO*CA*94080~
DMG*D8*20000127*F~
Reference:

**Dependent Date of Birth Correction = 20000127**

HD*001**HLT*0000000ZZ50000000ZZ51M*FAM~
Reference:

**Maintenance Type Code=MTC=001=Change**

DTP*303*D8*20200704~
Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**