United States Office of Personnel Management
Healthcare and Insurance

Benefits Administration Letter

Number: 26-204 **Date:** November 17, 2026

Subject: Announcement of Extension of Suspension Period for New Federal Long Term Care Insurance Program Applicants

This Benefits Administration Letter (BAL) informs agencies of an extension of the existing suspension period for all new Federal Long Term Care Insurance Program (FLTCIP or the Program) applications.

Extension of Suspension of FLTCIP Applications

The U.S. Office of Personnel Management (OPM) is extending the current suspension of applications for coverage in FLTCIP pursuant to 5 CFR 875.110(d). OPM has determined that this extension is in the best interest of the Program because of continued decreases in the size of the long-term care insurance market, largely due to ongoing challenges, including continuing premium instability. Currently, the market for traditional long-term care insurance and especially group long term care insurance is essentially non-existent. These market forces continue to undermine the ability to establish benefit offerings with premium rates that reasonably and equitably reflect the cost of the benefits provided, as required under 5 U.S.C. 9003(b)(2).

On November 13, 2026, OPM published a Federal Register Notice (89 FR 89662) of Extension of Suspension for current and newly eligible individuals applying for coverage under FLTCIP to be effective on December 19, 2026, extending the current suspension expiring on that date.

Individuals not currently enrolled may not apply for coverage, and current enrollees may not apply to increase their coverage during the suspension period. The suspension

will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the extension period.

The enrollment status or benefit eligibility of current enrollees will not change due to the suspension. For those in a claim status, there will be no change to coverage and the claims reimbursement process.

Sincerely,



Matthew Kiley
Associate Director
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U.S. Office of Personnel Management