Fact Sheet

Federal Employees Health Benefits Program: Members of Congress and Congressional Staff

- OPM has published a final rule to clarify eligibility for health insurance benefits coverage under the Federal Employees Health Benefits (FEHB) Program for Members of Congress and certain congressional staff members due to §1312 of the Affordable Care Act.

- The following changes have been made in the final rule:
  - OPM has clarified that Members of Congress and designated congressional staff must enroll in an appropriate SHOP as determined by the Director in order to receive a Government contribution.
  - References to annuitants purchasing coverage on the Exchange have been deleted in the final rule.
  - OPM has provided a one month extension for staff designations for the 2014 plan year.
  - Additional non-substantive edits have been made to improve clarity.

- Current FEHB plan coverage for Members of Congress and congressional staff employed by the official office of a Member of Congress will terminate on December 31, 2013. An additional 31 days of coverage is included after the termination date at no cost to the enrollee.

- Members of Congress and designated congressional staff who choose to purchase health insurance via the appropriate SHOP as determined by the Director may do so with an effective date of January 1, 2014.

- Given the location of Congress in the District of Columbia, OPM will work with the DC Health Benefit Exchange Authority (DC SHOP) to implement this rule.

- For plan year 2014, Members of Congress and designated congressional staff will choose from 112 options in the Gold Metal tier on the DC SHOP.

- Open Season dates for DC SHOP coverage will coincide with FEHB Open Season dates. Coverage will be effective January 1, 2014.

- OPM is planning to launch a web site with additional information in the near future.

- Nothing in this rule or the law prevents a Member of Congress or designated congressional staff from declining a Government contribution for him or herself by choosing a different option for their health insurance coverage.
• All Members of Congress, including representatives of U.S. Territories, and their designated staff will be required to purchase health insurance via the DC SHOP in order to receive a Government contribution. The DC SHOP offers health plan options with in-network access to medical providers across the nation and overseas.

• Members of Congress and congressional administrative staff are best equipped to make the determination as to whether an individual is employed by the “official office” of that member. Designations must be made prior to November 2013 for the coverage year starting January 1, 2014 and October for subsequent plan years.

• No Federal funds, including administrative funds, will be used to cover abortions or administer plans that cover abortions.

• Nothing in OPM’s final rule changes eligibility for other Federal benefits programs.