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

## FEHB Program Carrier Letter All Community-Rated Carriers

**Letter No. 2001-10 Date:** April 10, 2001

Fee-for-service [ -- ] Experience-rated HMO [ -- ] Community-rated [ 09 ]

**SUBJECT:** 2002 RATE INSTRUCTIONS --

**Community-Rated Carriers** 

Please use the enclosed documents to prepare your 2002 rate proposal. You must submit your proposal and the completed attachments by **May 31, 2001**. The May 31 deadline is required by regulations and no one can grant extensions.

Note: If you participate in the DOD demonstration project, we will send separate rate instructions in the near future.

See the enclosed "OPM Community Rating Guidelines - 2002" for pertinent definitions and an overall view of our community rating policy for 2002.

If you are a small carrier (see guidelines for definition), you have two options:

- 1) Submit the same detailed documentation we require for large carriers (in which case, we will consider you as a large carrier); or
- 2) If your 2001 income from the Federal group will be \$500,000 or more, and you do not elect to file as a large carrier,
  - you must submit Attachments I, IA, IIB, and IIC, and
  - complete Attachments II and IIA and keep them on file and available for OPM review; or

If your 2001 income from the Federal group will be less than \$500,000, and you do not elect to file as a large carrier,

- you must submit Attachments I, IIB, and IIC, and
- you do not need to complete or retain Attachments II or IIA.

If you are a large carrier (see guidelines for definition), you must complete and submit to OPM Attachments II, IIA, IIB and IIC.

Please send one copy of the rate submission to each of the following addresses:

If by regular mail
Abby Block
Assistant Director for Insurance Programs
Office of Personnel Management
P.O. Box 707
Washington, DC 20044-0707

If by overnight delivery
Abby Block
Assistant Director for Insurance Programs
Office of Personnel Management
1900 E Street, NW., Room 3424
Washington, DC 20415-0001

And

Nancy H. Kichak Director, Office of Actuaries Office of Personnel Management 1900 E Street, NW., Room 4307 Washington, DC 20415-0001

Please remember to send your first quarter enrollment report, Table 1, to the following address by April 15:

Office of Personnel Management
Office of Insurance Programs
(Name and Division of OPM Contract Representative)
P.O. Box 707
Washington, DC 20044-0707

Please direct your questions about the 2002 rate submission to Sherry Simon, or Jim Quayle at (202) 606-0722, or at **actuary@opm.gov**.

Sincerely,

Abby L. Block
Assistant Director

for Insurance Programs

**Enclosures**