
FEHB Program Carrier Letter

All Community-Rated Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

Letter No. 2021 - 07

Date: April 27, 2021

Fee-for-Service [n/a] Experience-rated HMO [n/a] Community-rated HMO [6]

Subject: 2022 Rate Instructions -- Community-Rated Carriers

Please use the enclosed documents to prepare your 2022 rate proposal. You must submit your proposal and the completed attachments to be received by **May 31, 2021**. May 31st is the deadline required by regulation and OPM will not grant extensions.

The following requirements apply for your 2022 proposal. All attachments referenced below can be found in the Word file titled, "Part 2 – 2022 Proposal Instructions.doc" and the Excel file titled, "Proposal Tables Attachments I, II, and IIA.xlsx".

If a carrier has more than 1,500 FEHB Program contracts at the time of the rate proposal submission:

- The carrier is considered a large carrier. The carrier must complete and submit Attachments II, IIA, IIB, IIC, and IID.

If a carrier has fewer than 1,500 FEHB Program contracts at the time of the rate proposal submission, the carrier must choose between the following options:

- Submit the same detailed documentation required for large carriers (see above). A carrier that chooses this option will be considered a large carrier.

or

- If the carrier's 2021 income from the Federal group will be greater than or equal to \$2,000,000, the carrier must complete Attachments I, IA, IB, II, IIA, IIB, IIC, and IID and submit Attachments I, IA, IB, IIC, and IID. A carrier should not send Attachments II, IIA, and IIB to OPM; however, these documents must be kept on file and available for OPM review in accordance with the records retention clause of the contract. A carrier that chooses this option will be considered a small carrier;
- If the carrier's 2021 income from the Federal group will be less than \$2,000,000, the carrier must complete and submit Attachments I, IA, IIC, and IID. The carrier need not complete or retain Attachments IB, II, IIA, and IIB. A carrier that chooses this option will be considered a small carrier.

COVID-19

OPM acknowledges the focus and concern of COVID-19 and its evolving impact on healthcare claims, as well as the unknown effect on future health expenditures. We expect carriers to provide OPM with the most complete data you have available with respect to the effect COVID-19 is having on your experience. Community rated carriers should provide this information in response to QG24 on the Community Rated questionnaire.

This Carrier Letter contains the 2022 Rate Proposal instructions and attachments. They are in the accompanying Word and Excel documents. **Please visit <http://www.opm.gov/FehbTools/Rates/> to submit your proposal.**

Please direct your questions about the 2022 rate submission to Rebecca Kander at actuary@opm.gov.

Sincerely,

Laurie E. Bodenheimer
Associate Director, Healthcare and Insurance

Attachments