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**Letter Number 2023-09**

**Date: April 28, 2023**

Fee-for-service [X]

Experience-rated HMO [X]

Community-rated HMO [9]

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## **Subject: 2024 Rate Instructions - Community-Rated Carriers**

Please use the enclosed documents to prepare your 2024 rate proposal. You must submit your proposal and the completed attachments to be received by **May 31, 2023**. May 31st is the deadline required by regulations and OPM will not grant extensions.

The following requirements apply for the 2024 proposal. All attachments referenced below can be found in the Word file titled, "Part 2 – 2024 Proposal Instructions.doc" and the Excel file titled, "Proposal Tables Attachments I, IA, II, IIB (QG21-QG24), 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 2023 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 2023 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**.

This Carrier Letter contains the 2024 Rate Proposal instructions and attachments. They are in the accompanying documents. **Please visit the [Rate Submission Tool](#) to submit your proposal.**

Please direct your questions about the 2024 rate submission to Rebecca Kander at [actuary@opm.gov](mailto:actuary@opm.gov).

Sincerely,

Laurie E. Bodenheimer  
Associate Director  
Healthcare and Insurance

Attachments