
FEHB Program Carrier Letter

All Community-Rated Carriers

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

Letter No. 2005-12

Date: May 17, 2005

Fee-for-service [n/a] Experience-rated HMO [n/a] Community-rated [11]

SUBJECT: 2006 RATE INSTRUCTIONS --Community-Rated Carriers

Please use the enclosed documents to prepare your 2006 rate proposal. You must submit your proposal and the completed attachments by **May 31, 2005**. May 31 is the deadline required by regulations and no one can grant extensions.

See the enclosed "OPM Community Rating Guidelines - 2006" for pertinent definitions and an overall view of our community rating policy for 2006.

If you are a small carrier (see guidelines for definition), you may:

- 1) Elect to submit as a large carrier (in which case, we will consider you as a large carrier);
- 2) Elect to submit as a small carrier and
 - a) If your 2005 income from the Federal group will be \$500,000 or more:
 - 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
 - b) If your 2005 income from the Federal group will be less than \$500,000:
 - you must submit Attachments I, IIB, and IIC, and
 - you do not need to complete or retain Attachments IA, 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.

This year we request that you e-mail your proposal to us at: Actuary@opm.gov. Please use MS Word to prepare your proposal and attach the document to your e-mail. Please send any additional information by overnight delivery to each of the following addresses:

Mr. Frank D. Titus
Assistant Director for Insurance Service
Office of Personnel Management
1900 E Street, N.W., Room 3400
Washington, DC 20415-0001

Ms. Nancy H. Kichak,
Deputy Associate Director
Center for Workforce Planning and
Policy Analysis
Office of Personnel Management
1900 E St, NW, Rm 4307
Washington, DC 20415

Also, please remember your first quarter enrollment report, Table 1, was due on April 15 to:

Eric Figg
Office of Personnel Management
Office of Insurance Programs
1900 E Street, N.W., Room 3415
Washington, DC 20415-0001

Or Fax To (202) 606-0036.

You may contact Sherry Simon or Sharon Tu at (202) 606-0722 or actuary@opm.gov, if you have any questions about the 2006 rate submission process.

Sincerely,

Frank D. Titus
Assistant Director
for Insurance Services

Enclosure