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# FEHB Program Carrier Letter

## All Community-Rated Carriers

U.S. Office of Personnel Management  
Healthcare and Insurance

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**Letter No. 2012 - 13**

**Date: April 19, 2012**

Fee-for-service [ n/a ]    Experience-rated HMO [n/a]    Community-rated HMO [12]

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**SUBJECT: 2013 RATE INSTRUCTIONS -- Community-Rated Carriers**

Please use the enclosed documents to prepare your 2013 rate proposal. You must submit your proposal and the completed attachments by **May 31, 2013**. May 31st is the deadline required by regulations and OPM will not grant extensions.

The following requirements apply for the 2013 proposal. All attachments referenced below can be found in Part 2 of your package.

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

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

If a carrier has less than 1,500 FEHBP contracts at the time of the rate proposal, 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 2012 income from the Federal group will be greater than or equal to \$650,000, the carrier must complete Attachments I, IA, II, IIA, IIB, and IIC and submit Attachments I, IA, IIB, and IIC. A carrier should not send Attachments II and IIA 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 2012 income from the Federal group will be less than \$650,000, the carrier must complete and submit Attachments I, IIB, and IIC. Such a carrier need not complete or retain Attachments IA, II and IIA. A carrier that chooses this option will be considered a small carrier.

This proposal is being e-mailed to you as a Word document. **Please visit <http://www.opm.gov/FehbTools/Rates/> for information on how to submit your proposal.** Send any additional information by overnight delivery to each of the following addresses:

Shirley Patterson  
Assistant Director Federal Employee Insurance Operations  
Office of Personnel Management  
1900 E Street, N.W., Room 3400  
Washington, DC 20415-0001

*and* Rebecca Harris  
Actuary  
Office of Personnel Management  
1900 E Street, N.W., Room 4307  
Washington, DC 20415-0001

Also, please remember to submit your first quarter enrollment report, Table 1 to:

Eric Figg  
Office of Personnel Management  
Insurance Operations  
1900 E Street, N.W., Room 3415  
Washington, DC 20415-0001  
or fax to (202) 606-0036

Please direct your questions about the 2013 rate submission to Rebecca Harris at (202) 606-0722 or **actuary@opm.gov**.

Sincerely,

John O'Brien  
Director  
Healthcare and Insurance

Enclosures