



*United States Office of Personnel Management
The Federal Government's Human Resources Agency*

Benefits Administration Letter

Number: 22-901

Date: November 10, 2022

Subject: New Federal Long Term Care Insurance Program (FLTCIP) Regulations and Announcement of Suspension Period for FLTCIP Applicants

This Benefits Administration Letter (BAL) informs agencies of a suspension period for all new FLTCIP applications.

Suspension of FLTCIP Applications

The Office of Personnel Management (OPM) is suspending applications for coverage in the Federal Long Term Care Insurance Program (FLTCIP) to allow OPM and the FLTCIP Carrier the time to thoroughly assess the benefit offerings and establish sustainable premium rates that reasonably and equitably reflect the cost of the benefits provided, as required under 5 U.S.C. 9003(b)(2). OPM will be issuing a final regulation within the next week to finalize rules for the suspension of applications for coverage and the requirements around any such suspension periods.

OPM has determined that a suspension of applications for FLTCIP coverage, including coverage increases, is in the best interest of the Program. OPM intends to publish a Federal Register Notice of Suspension for current and newly eligible individuals applying for coverage under the FLTCIP within days after the final regulation is published. The effective date will be 30 days after the date of the notice.

Individuals not currently enrolled may not apply for coverage, and current enrollees may not apply to increase their coverage during the suspension period. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the extension period. Newly

eligible employees and newly eligible spouses of employees may apply with abbreviated underwriting until the start of the suspension period.

Eligible individuals who submit an application for FLTCIP to the program administrator, Long Term Care Partners, LLC, prior to the start of the suspension period will have their application considered. If the Carrier approves the application for coverage, then the individual will receive a benefit booklet and schedule of benefits with complete coverage information.

The enrollment status or benefit eligibility of current enrollees does not change. Their coverage will continue if they are currently enrolled. For those in a claim status, there is no change to coverage and claims reimbursement process.

Other Updates Related to the FLTCIP Final Regulation

In the coming weeks, OPM will issue another BAL on the regulatory changes and recommendations for employing agencies.

If you have any questions regarding this BAL, please contact Healthcare and Insurance's Life and Ancillary Benefits group at LTC@opm.gov.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance