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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. 2018 - 06**

**Date:** May 7, 2018

Fee-for-service [ n/a ]    Experience-rated HMO [n/a]    Community-rated HMO [5]

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**SUBJECT: 2019 RATE INSTRUCTIONS -- Community-Rated Carriers**

Please use the enclosed documents to prepare your 2019 rate proposal. You must submit your proposal and the completed attachments by **May 31, 2018**. May 31st is the deadline required by regulations and OPM will not grant extensions.

The following requirements apply for the 2019 proposal. All attachments referenced below can be found in Part 2 – 2019 Proposal Instructions and the Excel file titled “Proposal Tables Attachments I, II, and IIA.xlsx.

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, IIC, and IID.

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 2018 income from the Federal group will be greater than or equal to \$750,000, 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 2018 income from the Federal group will be less than \$750,000, the carrier must complete and submit Attachments I, IA, IIC, and IID. Such a 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 proposal is being e-mailed to you as a Word document and Excel file. **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:

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

*and* Rebecca Kander  
Lead Actuary  
Office of Personnel Management  
1900 E Street, N.W., Room 4316B  
Washington, DC 20415-0001

Please direct your questions about the 2019 rate submission to Rebecca Kander at (202) 606-0722 or **[actuary@opm.gov](mailto:actuary@opm.gov)**.

Sincerely,

Alan P. Spielman  
Director, Healthcare and Insurance

Enclosures