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**FEHB Program Carrier Letter  
Community-Rated Carriers**

**U.S. Office of Personnel Management  
Healthcare and Insurance**

FEHB  PSHB

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**Letter Number 2024-09**

**Date: April 1, 2024**

Fee-for-service [X]

Experience-rated HMO [X]

Community-rated HMO [7]

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**Subject: Reconciliation Instructions for 2024 Rates –  
Community Rated Carriers**

This letter transmits Part 3 of our three part series of rate guidance for 2024 rates. You received Part 1 – Community Rating Guidelines 2024 and Part 2 – 2024 Proposal Instructions on April 28, 2023. The Excel file accompanying this letter, “Reconciliation Tables Attachments III and IIIA.xlsx,” includes the reconciliation tables for you to fill out. Attachments IIIB through VI are found in the enclosed Part 3 document. Most community rated carriers must complete some or all of the attached documents in this letter to reconcile their 2024 Federal rates. To determine which documents apply to your plan options, please use the following chart:

<b>Step</b>	<b>If...</b>	<b>Then...</b>
1.	Your 2023 income from the Federal group was <b>less</b> than \$2,000,000.	Stop here. You do not need to complete the enclosed documents. If your 2024 rates were reduced to generate a contingency reserve payment, it will be sent automatically this summer.

Step	If...	Then...
2.	You are a small carrier whose 2023 income from the Federal group was more than \$2,000,000 and you did not file rates as a large carrier.*	You must complete Attachments III, IIIA, IIIB, and V and keep them on file and available for OPM review. <b>These documents are subject to audit.</b>
3.	<ul style="list-style-type: none"> <li>You had more than 1,500 contracts at the time of the 2024 rate proposal, or</li> <li>You are a small carrier that filed as a large carrier by submitting detailed documentation with your rate proposal.</li> </ul>	Upload and submit Attachments III through VI by April 30, 2024, on the <a href="#">Rate Submission Tool</a> .

\* If you are a small carrier with Federal group income over \$2,000,000 in the year prior to your terminating year, you must complete Attachments III, IIIA, IIIB and V for the final year and keep them on file and available for OPM review. You must notify OPM of any amount owed or due as a result of the final reconciliation by April 30 of the terminating year or within 30 days of your notice to OPM of your termination, whichever is later.

All carriers (except those with income less than \$2,000,000 from the Federal group in 2023) must complete the Reconciliation Questionnaire (Attachment IIIB) as indicated by the following table.

If you use...	Then you must complete...
Traditional Community Rating	Sections IIIB (1),(2),(3)
Community Rating by Class	Sections IIIB (1),(4)
Adjusted Community Rating	Sections IIIB (1),(5)

**When completing your 2024 reconciliation, please refer to Part 1 – Community Rating Guidelines 2024, which you received with the 2024 Proposal Instructions on April 28, 2023.**

If you have questions about the rate reconciliation process, please contact the Office of the Actuaries at [actuary@opm.gov](mailto:actuary@opm.gov) with a copy to your Health Insurance Specialist.

This Carrier Letter contains this year’s reconciliation instructions in Part 3, and the reconciliation attachments are in the accompanying Excel file.

**Please visit the [Rate Submission Tool](#) to submit your completed forms.**

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance

Encl.:

Part 3 - 2024 Reconciliation Instructions.docx, including Attachments IIIB through VI

2024 Reconciliation Tables Attachments III and IIIA.xlsx