
FEHB Program Carrier Letter

Experience-rated Carriers

U.S. Office of Personnel Management
Insurance Services Program

Letter No. 2006-22

Date: July 24, 2006

Fee-for-service [18] Experience-rated HMO [19]

Subject: Federal Employees Health Benefits Program Fee-For-Service Plan and Experience-rated HMO Reports

We have developed the attached reports which all Fee-For-Service (FFS) plans are required to submit electronically to the Office of the Actuary. These reports are in addition to any other reporting requirements for your participation in the Federal Employees Health Benefits (FEHB) Program

All FFS plans are required to electronically submit C1 and C2 Tables in an Excel format. Please note that Acrobat files are not acceptable. These tables are to be submitted by the **last business day in July**. The tables cover the preceding calendar year showing incurred services paid through June of the current year (12 months incurred period paid through 18 months). The new C1 and C2 Tables are a requirement of all FFS plans and replace previous requirements for C tables. Examples of the new reports, along with instructions, are attached. Plans may modify the report layout to make it more compatible with their benefit design; however it should be similar in format and content. We also expect larger plans to submit additional, more detailed reports and the Office of the Actuary will contact those plans directly. If your plan is not contacted, you will not be required to submit the more detailed reports.

Triangle Tables are required to be submitted monthly by all fee-for-service plans as well as by experience rated HMOs. The tables should be electronically submitted in an Excel format. The Triangle Table report should be submitted **by the 15th of the month** following the month the report covers. A full description of the Table as well as an example has been provided. All claims are to be included in the Triangle Table and values should reconcile with the Health Benefits Charges Paid tab in your accounting statement. Submission of additional Tables categorized by types of service may be submitted, but are not required. A report of how much was drawn from the LOCA in total and how much of that was for claims is required to be submitted by all experience rated plans on a monthly basis. There should be correlation between values on the Triangle Table and the amount of claims from the LOCA. The LOCA report, like the Triangle Table, should be submitted **by the 15th of the month** following the month the report covers.

Additionally, all experience rated plans should submit a Lag Table Analysis of the Triangle Table on a quarterly basis. This analysis should show estimates of completed claims for each period submitted. This analysis should be submitted by the **15th of the month** following the close of the quarter.

These reports should be submitted by their respective due dates by email to actuary@opm.gov. Please make sure to include your plan name, plan code and the type of report being submitted in the subject line of the email.

If you have any questions, please contact the Office of the Actuary by email at the above address.

Sincerely,

Robert F. Danbeck
Associate Director
for Human Resources Products and Services

Attachments