# Office of Personnel Management

# Retirement and Insurance Group









1920

1954

1959

1986

# **Benefits Administration Letter**

Number: 95-213 Date: March 22, 1995

#### SUBJECT **Federal Employees Health Benefits: Survey of Open Season Needs**

The purpose of this Letter is to request your help in our planning for the 1995 and future open seasons. We need your input on various aspects of open season material and issuances.

Attached is a survey on open season needs. We are asking specific questions relating to the FEHB Guides, health plan brochures, and Benefits Administration Letters.

You will need to share this survey with your field installations. However, we wish to receive responses only from headquarters Insurance Officers. Please instruct your field installations to send their responses to you, so that you can send us a consensus response.

Please FAX your responses to the Insurance Policy and Information Division, Office of Insurance Programs, at 202-606-0633. we are now in the preliminary stages of planning for the next open season, we would like to have your responses by April 5.

Thank you for your help with this.

Attachment

Abby L. Block, Chief Insurance Policy

and Information Division

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### SURVEY OF AGENCIES' OPEN SEASON NEEDS

### FEHB Guides

1.	OPM provided enough FEHB Guides (RI 70-1) for 60% of your agency's eligibles last year. Did you acquire or produce any additional copies?
2.	What was your process for distributing FEHB Guides last year?
3.	If you handed them out when employees asked for one, how many were requested by employees?
4.	Did you have enough to satisfy all employee requests?
5.	Did you have too many? If so, how many were left over?
6.	In all, what percentage of your original supply from OPM did you use?
7.	Would you be interested in OPM's arranging for additional copies to be available through a special rider at your agency's expense?
8.	OPM plans to make the FEHB Guide information available on OPM Mainstreet. Will having the information on OPM Mainstreet decrease your need for printed FEHB Guides? How many employees would be able to access the information electronically? Do you have the capability of downloading the information and including it in your letter to employees about Open Season?
9.	Do you anticipate a decrease in the number of Guides you will need for the next Open Season? If so, briefly detail size and cause of decrease.
<b>Heal</b> :	th Plan Brochures
1.	Did you receive enough of each plan's brochure to meet employee requests? If not, briefly describe the problem(s) you faced and how they were resolved.

- 2. We are reviewing the current distribution system for Fee-for-Service Plan brochures. How would you (as the insurance officer for your agency) prefer to order these brochures? (Circle one)
  - a. Through OPM as we currently do (fixed percentage shipped to negotiated delivery points); or,
  - b. Directly from the plans, as we do for Prepaid Plan brochures (except that the insurance officer would have to place a consolidated order for the entire agency that could not exceed the percentage you currently get); or,

•	Other (describe you the current system)	ldeas	and 	now	tney	would	improve	upon 

#### Benefits Administration Letters

**SIGNIFICANT EVENTS** (BALS 94-405 and 94-408)

Over the past few years, we've expanded this issuance from a simple listing of terminating plans to a large number of lists detailing several different kinds of significant events. We'd like to know whether you find the information in the attachments useful. In previous years we prepared one issuance summarizing all significant plan changes. For 1994, we issued the BAL in two parts. Part I showed events that required some action on the part of agencies. Part II showed events that did not require agency action.

For each type of event shown below, indicate whether you find the information useful by using the following codes:

- A Useful
- B Not useful
- C No opinion
- 1. **Plans Dropping out of the FEHB** (Employees who don't change plans lose health benefits)
- 2. Plans Reducing Their Service/Enrollment Area by Terminating an

Enrollment Code (Enrollees who don't change plans lose health
benefits)

3.	Plans Reducing Their Service/Enrollment Area without Terminating an Enrollment Code (Enrollees who don't change plans have to travel to the plan's remaining service area for medical care to receive full benefits)
4a.	Partial Service/Enrollment Area Transfers from One Existing Enrollment Code to Another Existing Enrollment Code (Enrollees who don't change codes have to travel to the area served by their code for medical care to receive full benefits)
4b.	Partial Service/Enrollment Area Transfers from One Existing Enrollment Code to Another Existing Enrollment Code (Enrollees who don't change codes can use any plan doctor but will pay a higher premium)
5.	New Plans Entering the Program
6.	Service/Enrollment Area Expansions with a New Enrollment Code
7.	Significant Service/Enrollment Area Expansions with No New Enrollment Codes
8a.	Plans Splitting a Service/Enrollment Area (Enrollees who don't change codes have to travel to the area served by their code for medical care to receive full benefits)
8b.	Plans Splitting a Service/Enrollment Area (Enrollees who don't change codes can use any plan doctor but will pay a higher premium)
9.	Service/Enrollment Area Consolidations, Transferring Two Enrollment Codes into One (Enrollees in the code being dropped are transferred automatically to the remaining code)
10.	<pre>Plan Mergers (Enrollees in the merging plans are transferred automatically to the surviving plan)</pre>
11.	Plans Dropping an Option (Enrollees in the option being dropped are transferred automatically to the remaining option)
12.	Plan Name Changes
13.	Enrollment Code Changes (Enrollees in the old code are transferred automatically to the new code)

In 1994 the Part I Significant Events BAL was issued September 15; Part II was issued October 3. We'd like to know the <u>latest date(s)</u> you think you can get the Significant Events BAL(s) in order to get them out to your

field installations for open season.	in	time	for	the	information	to	be	of	benefit	to	them
Latest Date(s)											

#### LIST OF CARRIER CONTACTS

We'd also like to know the latest date you feel you can get the list of carrier contacts in order to get the list out to your field installations in time for them to order brochures. (In 1994 the BAL transmitting the list - 94-407 - was issued September 22.)

	Latest Date	
Print or Type Name of Headquarters	Insurance Officer	
Print or Type Name of Agency		
Signature of Headquarters Insurance	Officer	Date