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Benefits Administration Letter

Number: 08-406

Date: December 5, 2008

Subject: Federal Benefits: Belated Enrollment Opportunity for Enrollees

Background

Each year, OPM works with Federal Employees Health Benefits (FEHB) carriers to strike a balance of protection against catastrophic events without shifting a high premium burden to enrollees. We are taking steps to provide additional protections for Federal employees participating in the FEHB Program who have non-emergency surgeries performed by out-of-network physicians. We have asked FEHB carriers to re-evaluate their benefits for non-emergency surgeries.

We are taking this action in response to concerns over a change in coverage in the Blue Cross Blue Shield out-of-network reimbursement that would have established a \$7,500 co-pay for out-of-network surgeries. We negotiated this change to address situations where enrollees could be billed tens of thousands of dollars for non-emergency surgeries performed by out-of-network providers, a practice known as balance billing.

We will communicate any benefit changes to you in a follow-up Benefits Administration Letter (BAL) later this month, so that you may provide this important information to your employees.

Purpose

To ensure employees have an adequate time to evaluate any changes, OPM is allowing agencies to accept belated FEHB changes through January 2009. Agencies should **immediately notify** their employees of this opportunity. And, because a change in FEHB enrollment may affect decisions regarding enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS), employees may continue to make enrollment choices for these programs through January, using the Open Season websites and call centers.

Effective Dates

Belated FEHB changes will take effect the first day of the pay period that starts on or after January 1, 2009, regardless of the date the belated election is made.

Belated FEDVIP changes will take effect January 1, 2009.

Belated FSAFEDS changes will take effect on January 1, 2009, or the day after the change is received, whichever is later.

Enrollment Opportunity

To notify employees of their opportunity to make a belated Open Season enrollment change, please provide the attached notice to all employees immediately.

Thank you for your assistance.

Kathleen M. McGettigan
Deputy Associate Director
Center for Retirement and Insurance Services

Attachment

NOTICE FOR EMPLOYEES

Federal Benefits: Belated Enrollment Opportunity for Enrollees

Background

Each year, OPM works with Federal Employees Health Benefits (FEHB) carriers to strike a balance of protection against catastrophic events without shifting a high-premium burden to enrollees. We are taking steps to provide additional protections for Federal employees participating in the FEHB Program who have non-emergency surgeries performed by out-of-network physicians. We have asked FEHB carriers to re-evaluate their benefits for non-emergency surgeries. We will communicate any benefit changes to you.

We are taking this action in response to concerns over a change in coverage in the Blue Cross Blue Shield out-of-network reimbursement that would have established a \$7,500 co-pay for out-of-network surgeries. We negotiated this change to address situations where enrollees could be billed tens of thousands of dollars for non-emergency surgeries performed by out-of-network providers, a practice known as balance billing.

What This Means To You

You may make belated Open Season enrollment changes to your FEHB Program, Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) if FEHB benefit changes affect your enrollment decisions in these programs. You will have an extended enrollment opportunity through January 2009 to make any enrollment changes in these programs.

Also, if you make a belated Open Season change to your enrollment in these programs, the effective dates of the belated change will vary among the programs. Depending on the timing of your change and your pay periods, it may take one or more pay periods for your Federal Benefits deductions/allotments to be adjusted to match your new election. You need to know if you make a belated Open Season change and you have claims for services incurred in 2009 under your former plan, you and/or your provider may be responsible for reimbursing the former plan for any benefits paid.

Effective Dates

Belated FEHB changes will take effect the first day of the pay period that starts on or after January 1, 2009. Belated FEDVIP changes will take effect January 1, 2009. Belated FSAFEDS changes will take effect on January 1, 2009, or the day after the change is received, whichever is later.

If this notice does not affect you, we encourage you to complete your Open Season changes by December 8, 2008.

Attachment III: Frequently Asked Questions Belated Enrollment Opportunity

Why is OPM allowing agencies to accept belated enrollment changes?

OPM has asked the FEHB carriers, including Blue Cross and Blue Shield, to re-evaluate their benefits for non-emergency surgery by a non-participating physician, and to propose any changes for 2009 in this benefit category. To ensure fair competition, all Plans were given the opportunity to propose changes in this one benefit area.

OPM has requested that agencies exercise their FEHB belated enrollment authority to permit all changes through January 2009, to ensure that employees have adequate opportunity to elect the FEHB Plan that best suits their benefit needs. Because FEHB Plan choice may affect decisions on dental and vision plan enrollment, and flexible spending account (FSAFEDS) participation, OPM is permitting belated enrollments, changes and cancellations in these programs as well.

Who is allowed to make a belated enrollment change?

Anyone can make a belated enrollment change including employees, annuitants, survivor annuitants, and temporary continuation of coverage enrollees.

This opportunity is not limited to enrollees of any particular health plan.

Can I make a belated enrollment change even if I made a change during the Open Season?

Yes.

Which Programs are affected by the belated enrollment opportunity?

The Programs participating in the annual Federal Benefits Open Season are included in the belated enrollment opportunity. These Programs are the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS).

If I'm not currently enrolled but eligible, can I use this belated enrollment opportunity to enroll?

Yes.

If I'm currently enrolled, can I use this belated enrollment opportunity to cancel coverage?

Yes.

How long do I have to enroll or make a change?

- FEHB - You can make a belated FEHB enrollment change through the end of January 2009.
- FEDVIP - You can make a belated FEDVIP enrollment change through January 2009 when the online systems and call centers are available. FEDVIP changes during the month of December can be made via the website at www.BENEFEDS.com and by phone at 1-877-888-3337. FEDVIP changes during the month of January will only be allowed for FEDVIP via BENEFEDS by phone at 1-877-888-3337. The call center is open from 9:00 am to 7:00 pm Eastern time, Monday through Friday. The BENEFEDS call center is NOT open on Saturday, January 31. You will not be able to make belated enrollment changes via the BENEFEDS website during the month of January. The phones will be busy in January and you may experience long hold times. Please make your changes in December, if possible.
- FSAFEDS – You can make a belated FSAFEDS enrollment change through the FSAFEDS.com website or by phone at 1-877-372-3337 through January 2009. The FSAFEDS call center is open from 9:00 am to 9:00 pm Eastern time, Monday through Friday. The FSAFEDS call center is NOT open on Saturday, January 31.

******Any actions you take should be done as soon as you have made your decision. Making a belated enrollment change early will avoid delays in processing your enrollment and ensure your proof-of-enrollment documentation is issued in a timely manner.***

What are the effective dates of a change?

- FEHB – the first day of the first full pay period in January (for most employees this date is January 4, 2009)
- FEDVIP – January 1, 2009
 - Please note: Depending on the timing of your enrollment/change, you may owe retroactive premiums back to January 1, 2009. Retroactive premiums cannot be paid pre-tax. If you owe retroactive premiums, you would receive a direct bill in the mail, from BENEFEDS. You must pay this direct bill. If you do not, your FEDVIP coverage will be cancelled.
- FSAFEDS
 - Enrollments, changes and cancellations received on or before December 31, 2008 will be effective on January 1, 2009. These actions do not affect your enrollment(s) for the 2008 plan year or 2008 plan year grace period.
 - Enrollments, changes and cancellations changes received in January 2009 will be effective the day after they are received. These actions also do not affect your enrollment(s) for the 2008 plan year or 2008 plan year grace period.

WARNING: You will not be able to reduce your 2009 annual election(s) to an amount that is lower than the dollar amount(s) that you may have already received in 2009 reimbursements. You will not be able to cancel your enrollment(s) if you have submitted claims against your 2009 account(s).

- Please Note: You can only submit claims for reimbursement of eligible expenses for the 2009 Benefit Period that are incurred on or after your effective date. We strongly encourage you to enroll or change your election as soon as possible so you will have the maximum allowable time to use your account(s).

Did my plan make changes to its non-emergency surgery benefit?

The Blue Cross Blue Shield Service Benefit Plan Standard Option is the only plan making benefit changes. No other carriers are revising benefits for 2009.

What happens if I use my health, dental or vision insurance in mid-January and change to another plan in late January?

If you make a belated enrollment change, and you have claims for services incurred in 2009 under your former plan, you and/or your provider may be responsible for reimbursing the former plan for any benefits paid.

How do I make a belated enrollment change?

- FEHB – through your agency’s online system or by completing an SF 2809 and giving it your Human Resources Office. In the remarks section, please indicate “Belated Open Season change.” You can find links to your agency’s online system and the SF 2809 at <http://www.opm.gov/insure/health/enrollment/index.asp>.
- FEDVIP – During December, through the BENEFEDS website at or by phone at 1-877-888-3337. During January, by phone only, at 1-877-888-3337.
- FSAFEDS – through the website at www.FSAFEDS.com or by phone at 1-877-372-3337