



UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

Washington, DC 20415

The Director

Monday, December 8, 2008

MEMORANDUM FOR: Chief Human Capital Officers

FROM: Michael W. Hager, Acting Director

Subject: Federal Benefits: Belated Enrollment Opportunity for Enrollees

The U.S. Office of Personnel Management (OPM) administers the Federal Employees Health Benefits (FEHB) Program on behalf of Federal employees, retirees, and their dependents. The FEHB Program offers competitive health benefits products for Federal workers, much like other large employers, by contracting with private sector health plans.

Each year, OPM works with 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.

OPM is allowing agencies and benefits administrators to accept belated Open Season changes through January 2009. We have notified agency benefit officers and benefits administrators with the attached Benefit Administration Letter and Notice for Enrollees.

OPM will continue to keep agency benefits officers informed. Please ensure your benefits officers distribute this information to their employees and they allow employees flexibility in accepting enrollment changes during this period.

Thank you for your assistance.

Attachments

- BAL 08-406 Federal Benefits: Belated Enrollment Opportunity Download
Federal Benefits: Belated Enrollment Opportunity
[34 KB]
- Notice to Employees Download Notice to Employees
[13.7 KB]
- The Open Season Fast Facts Download The Open Season Fast Facts
[54 KB]