

FEHB Program Carrier Letter

All FEHB Carriers

Letter No. 2021-12

Date: June 4, 2021

Fee-for-Service [10] Experience-rated HMO [10] Community-rated [10]

Subject: Enrollment Transactions and Enrollment Reconciliation for Annuitants

The purpose of this Carrier Letter is to update information from previous Carrier Letters regarding annuitant FEHB enrollment transactions and reconciliation. The guidance contained in this Carrier Letter only applies to annuitants serviced by OPM Retirement Services (Payroll Office Number 24900002).

This Carrier Letter incorporates information from and, where applicable, supersedes the following Carrier Letters:

- [Carrier Letter 2003-34: Using the FEHB Disenrollment Regulations on CLER Discrepancies; Pseudo Social Security Numbers](#)
- [Carrier Letter 2012-07: Enrollment Transactions and Enrollment Reconciliation for Annuitants](#)
- [Carrier Letter 2014-25: CLER 2.0](#)

Authorization to Process Certain Transactions by Telephone or Email Followed by Standard Electronic Transmission

Carrier Letter 2012-07 provided for six types of annuitant enrollment transactions that FEHB Carriers should accept from OPM by telephone. Now that Carriers receive daily electronic transmission of FEHB annuitant enrollment transactions from the FEHB Data-Hub, Carriers will receive annuitant enrollment actions via telephone or email only when OPM has determined that the annuitant or eligible family member is awaiting urgent medical care, including prescribed medications.

After the initial emergent OPM annuitant enrollment transaction via telephone or email, OPM will provide confirmation of the transaction through the standard electronic transmission process within 24 hours.

When Carriers contact OPM to confirm the eligibility of an annuitant's child age 26 or over who is incapable of self-support due to a disability that existed prior to age 26, OPM will send the eligibility approval via fax or email.

Ineligible Enrollment Change for Annuitants

Carriers must notify both the annuitant and OPM when the annuitant requests and OPM processes an enrollment change into a plan in which the annuitant is not eligible to enroll. For example, this occurs during the annual FEHB Open Season when an annuitant changes to an FEHB plan that is not available where they live. The Carrier must notify the annuitant in writing that they are not eligible to enroll in that plan, explain why the annuitant is not eligible, and refer the annuitant back to OPM's Retirement Services (RS) to request another plan. The Carrier must include a copy of the letter sent to the annuitant when notifying the RS Retirement Benefits Branch via fax: 202-606-1640 or OPM's mailing address: 1900 E Street NW Washington DC 20415.

Intent to Disenroll Annuitants

The Centralized Electronic Enrollment Reconciliation Clearinghouse (CLER) Report 13- "Pay Period Transmissions Payment Amounts for Payroll" reflects any changes in enrollment each pay period. For example, if an enrollee changes federal jobs and thus the payroll office number changes, carriers will see this change in Report 13. The Carrier Discrepancy Listing (Report 12) provides a listing by carrier ID code of carrier and payroll office enrollee records that match, as well as records marked with carrier warning and discrepancy codes.

Effective June 5, 2021, OPM's Retirement Office (payroll office number 24900002) will send Interim Pay and Suspend status indicators to CLER. The Indicators will be displayed on Report 12 – "Carrier Discrepancy Listing" and Report 13 – "Pay Period Transmissions Enrollee Payment Amounts for Payroll." Specifically, Report 12 and Report 13 will identify the annuitant's status as follows:

- I – Interim Pay – A retirement application is being processed for this separated individual.
- S – Suspend— There is an issue with this annuity payment that is being investigated.
- R – Regular—An annuitant is enrolled in FEHB.

Listed below are the potential scenarios carriers will see in CLER reports.

- Scenario 1: Annuitants in Interim Pay status (I):

Report 13 will list an annuitant's premiums for the pay period as \$0.00 with a status of "I". An individual in Interim Pay separated from their agency and OPM is processing the retirement application. The FEHB enrollment remains valid and carriers are not to take any action to terminate the enrollment. OPM's Retirement Services is working on these records and will resolve them in time.

Upon adjudication of the retirement application, the individual's FEHB enrollment will be transferred into OPM Retirement Services. All premiums due will be paid in a lump sum upon final adjudication of the retirement claim and the annuitant's status will change to "R". If the individual is determined to not be eligible to carry FEHB into retirement, OPM's Retirement Services will terminate the enrollment retroactive to the individual's last day with their agency through an SF 2810. That individual will no longer be reported to CLER by OPM's Retirement Services.

- Scenario 2: Annuitants in Suspend status (S):

Report 13 will list an annuitant's premiums for the pay period as \$0.00 with a status of "S". OPM's Retirement Services is investigating an issue with this annuity (for example, because the payments are being rejected by the receiving entity.) The FEHB enrollment is no longer valid and carriers should send a Notice of Intent to Disenroll letter. If after OPM's investigation is complete, it is determined that the enrollment should be reinstated, back premiums will be paid, OPM's Retirement Services will submit an SF 2809, and the annuitant's status will change to "R".

- Scenario 3: Annuitants in Regular status (R):

Report 13 will list an annuitant's premiums for the pay period with a status of "R". The individual is enrolled in FEHB. If Report 13 reflects a large amount of premium, either positive or negative, this usually indicates a retroactive adjustment in the enrollment due to a change in status from "I" or "S".

Note, the premiums paid data field in CLER 2.0 is limited to \$9,999.99 per enrollee. The actual amount of a retroactive enrollment adjustment paid or withheld by OPM's Retirement Services may be higher. Consequently, when carriers see a dollar amount of \$9,999.99 for a particular enrollment, they should contact OPM's Retirement Services, at the contact found below, to find out the actual amount of premium paid in that pay period for that enrollee. Retroactive enrollment adjustment dollar amounts more than \$9,999.99 will not be reported on subsequent reports.

Who to Contact for FEHB Enrollment Reconciliation Assistance

OPM's Retirement Services and the National Finance Center (NFC)'s CLER teams are available to assist carriers with research and outreach to resolve discrepancies.

OPM's Retirement Services CLER team contact information is located in CLER.

NFC's CLER team can be reached at 855-632-4468 or via email at nfc.cler@usda.gov.

Carrier Information System

The Carrier Information System (CIS) for reconciling annuitant enrollment discrepancies noted in Carrier Letter 2012-07 is no longer available. Annuitant FEHB enrollment reconciliations are performed in coordination with the appropriate Retirement Benefits Branch contact listed in [CLER](#). Please see [Carrier Letter 2014-25](#) for additional details on CLER.

If you have any questions, please contact your Health Insurance Specialist.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance