



November 28, 2014

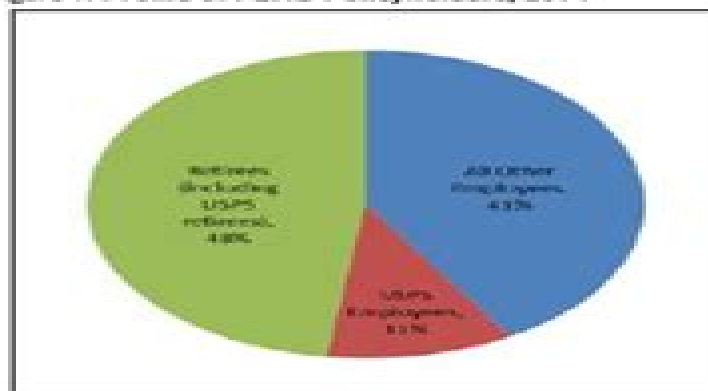
The Federal Employees Health Benefits (FEHB) Program: 2014 Open Season

Overview

The Federal Employees Health Benefits (FEHB) Program is the largest employer-sponsored health benefits program in the United States. FEHB is administered by the Office of Personnel Management (OPM). Participation in FEHB is voluntary, with 85% of federal employees enrolled and 90% of federal retirees participating. In FY 2013, FEHB provided about \$44 billion in health benefits.

According to the most recent estimate from OPM for 2014, there are about 4 million policyholders in FEHB, covering about 8.2 million people, including federal employees, retirees, and their eligible family members. This number includes employees and retirees of the United States Postal Service (USPS). See **Figure 1** for a breakdown of FEHB policyholders.

Figure 1. Profile of FEHB Policyholders, 2014



Source: Congressional Research Service (CRS) analysis of Office of Personnel Management (OPM) data.

Open Season

The 2014 open season for the 2015 plan year runs from November 10, 2014, through December 8, 2014. Individuals can enroll for the first time or change their existing health insurance plan during the annual open season. Outside of open season, changes are only allowed for individuals with a qualifying life event, such as marriage.

The 2015 Plan Year

Plan Options

The 2015 plan year runs from January 1, 2015, through December 31, 2015. For 2015, there are 257 plan options. FEHB enrollees choose a health plan from a health insurance carrier participating in FEHB. Each carrier offers one or more plans. Generally, FEHB health insurance carriers and their health plans fall into two broad categories: fee-for-service (FFS) plans or health maintenance organizations (HMOs). FFS plans are generally available nationwide, and HMOs tend to be locally available. Details for all FEHB plans are available on OPM's website at <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/>.

As a practical matter, depending on where an enrollee resides, the choices are limited to about 15 different plans. Plan choices change each year, as plans enter or leave the program or change geographic service areas. For 2015, there are four new local health plans entering FEHB and five local plans leaving FEHB.

Other program options available during open season are the Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Flexible Spending Account Program (FSAFEDS). All individuals eligible for FEHB, including retirees, are also eligible to enroll in FEDVIP, which provides supplemental dental and vision insurance. Currently, FEDVIP has more than 1.4 million enrollees in dental plans and more than 1 million in vision plans. Active federal employees are eligible for FSAFEDS, which allows employees to pay for health care expenses with pretax dollars. More than 332,000 federal employees participate in FSAFEDS.

FEHB Premiums

For employees (other than USPS employees) and retirees in 2015, the weighted average enrollee share of the biweekly FEHB premium for both self and family is \$136.86 and the average government contribution is \$317.49, for a total average biweekly premium of \$454.35. **Figure 2** compares these figures with previous years.

Total premiums for employees (other than USPS employees) and retirees will rise by an average of 3.2% in 2015, a smaller increase than the 3.7% increase in 2014. Although premiums increased on average by 3.2%, premiums for any given plan may have increased by more or less or declined. However, looking only at premium changes may not give a complete picture of year-to-year

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