



*United States Office of Personnel Management
The Federal Government's Human Resources Agency*

Benefits Administration Letter

Number: 23-901

Date: February 23, 2023

Subject: New Federal Long Term Care Insurance Program (FLTCIP) Regulations

The Office of Personnel Management (OPM) issued a [final regulation](#) on November 16, 2022, to support enhancing stability and flexibility in the Federal Long Term Care Insurance Program (FLTCIP) by amending when abbreviated underwriting is offered to prospective enrollees and finalizing rules for the suspension of applications for coverage.

This Benefits Administration Letter (BAL) provides details about the key provisions in the final regulation.

Underwriting Changes

According to 5 U.S.C. 9002, FLTCIP is a medically-underwritten program. Underwriting is the process of reviewing medical and health-related information provided in an insurance application to determine if the individual presents an acceptable level of risk to be considered insurable.

With this regulation, abbreviated underwriting is limited to special application periods and applications will otherwise be subject to full underwriting.

Abbreviated Underwriting

In the prior regulations, new and newly eligible employees and spouses were offered a 60-day abbreviated underwriting period. Abbreviated underwriting means an individual answers fewer health-related questions than full underwriting. The new regulations eliminate the 60-day abbreviated underwriting period for newly eligible employees and their spouses.

Full Underwriting

Under the new regulations, an eligible individual may apply for coverage with full underwriting at any time outside of a suspension period. *Eligible individual* means an employee, annuitant, member of the uniformed services, retired member of the uniformed services or qualified relative, as defined in 5 U.S.C. 9001.

If an eligible individual enrolls at any time outside of a special application period, the coverage effective date is the 1st day of the month after the date the application is approved. A spouse, domestic partner, or other qualified relative of a workforce member may apply for coverage with full underwriting at any time following the marriage or commencing date of the domestic partnership, outside of a suspension period as described in §875.110.

Changing Terminology for Abbreviated Underwriting Opportunities

OPM will no longer use the term "open season" for FLTCIP and instead use the term "special application period" in the regulations. The term "special application period" more accurately reflects the underwritten nature of the benefit, and it will reduce confusion between a FLTCIP abbreviated underwriting opportunity and the annual Federal Benefits Open Season. The full definition added to the regulations is *special application period* and is a period in which active workforce members and their spouses may apply based on abbreviated underwriting. Such application periods will be provided for pursuant to OPM's authority in 5 U.S.C. 9008.

There are no regularly scheduled special application periods for long term care insurance. In situations where OPM determines that it is appropriate to have a special application period, OPM will announce any such period via a Federal Register Notice. The Notice will include the requirements for eligible applicants during the special application period.

Suspension of FLTCIP Applications

The final regulations allow OPM to suspend applications for FLTCIP coverage, including coverage increases, when OPM determines that a suspension is in the best interest of the Program. The regulations state that OPM will issue a notice in the Federal Register with the effective date and duration of the suspension period. The effective date will be at least 30 days after the date of the notice. At least 30 days before the end of the suspension period, OPM may issue a notice in the Federal Register announcing an extension of the suspension period when OPM determines that such extension is in the best interest of the Program.

OPM issued a [Notice of Suspension](#) in the Federal Register on November 18, 2022 announcing a suspension for currently eligible and newly eligible individuals applying for coverage under the FLTCIP effective December 19, 2022. Individuals may not apply to FLTCIP during the suspension period. Current enrollees may not apply to increase their coverage during the suspension period. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice, to end or extend the extension period.

Eligible individuals who submitted an application for FLTCIP to the program administrator, Long Term Care Partners, LLC, prior to December 19, 2022, will have their application considered. If the Carrier approves the application for coverage, then the individual will receive a benefit booklet and schedule of benefits with complete coverage information.

Current Enrollees

Current enrollees remain covered during the suspension period, with the benefit package they selected, as long as they pay their premiums. As noted

above, requests by current enrollees to increase coverage will not be considered during the suspension period. Anyone who applied to FLTCIP since October 21, 2019, and had their application approved, is in FLTCIP 3.0. This is the product that was open to applicants until December 18, 2022. FLTCIP 3.0 includes the [Premium Stabilization Feature \(PSF\)](#).

The program administrator, Long Term Care Partners, will contact your enrolled employees directly with any important information that impacts enrollees in their group. Enrollees may set up an online account at LTCFEDS.com to review their current coverage and confirm their contact information, to ensure receipt of all important updates about the program.

In addition, the [FLTCIP program website](#) is quickly updated with any information about potential or upcoming program changes. Current enrollees or anyone with general questions should be directed to LTCFEDS.com, which has current information about the program throughout the suspension period.

If you have any questions regarding this BAL, please contact Healthcare and Insurance's Life and Ancillary Benefits group at LTC@opm.gov.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance