



Improving the Capabilities of the HR Workforce

DCPAS VIRTUAL BENEFITS SYMPOSIUM

**Federal Employees Health Benefits
Family Member Eligibility Verification**

Sandra Arocha and Kimberly James | September 24, 2024

OBJECTIVES

- Understand who is an Eligible “Family Member” Under the Federal Employees Health Benefits (FEHB) Program
- Understand FEHB Verification Procedures
- Know the Authority for FEHB FMV Audits and Removal of Ineligible Individuals
- Discuss What’s New



Eligible Family Members

- Spouse
 - Ceremonial or common-law marriage
- Children under 26 years of age
 - Married or un-married children
 - Adopted children
 - Recognized natural children
 - Stepchildren
 - Foster Children (as defined under the FEHB program)
- Children aged 26 and over **if** certified incapable of self-support



Verification Procedures

BAL 21-202, Family Member Eligibility Verification

✔ Verification Procedures

- Requires HR to verify the eligibility of new family members on all Self Plus One and Self & Family elections, *except* for Open Season elections.
- BAL Attachment 2 lists acceptable FEHB Family Member Eligibility Documents.

- Family Member Verification is required regardless of the system or process utilized for enrollment processing.
- The 2809 Remarks must indicate type of document examined, document's issue date, date of QLE, and name of issuing authority.
- HR must enroll the employee and/or verified family members pending any reconsideration request.

- Sample letters are available in the FEHB Handbook and BAL 21-202 attachments
- Concurrent with this guidance, the *Statement of Foster Child Status* was replaced with a *Certification for Foster Children*



Authority for Audits and Removal Procedures

FEHB Program Administration

Regulations

- 5 USC 8913(a)
The Office of Personnel Management may prescribe regulations necessary to carry out this chapter
- 5 CFR 890.302(a)
Proof of family member eligibility may be required, and must be provided upon request
- 5 CFR 890.308(f)
Employing Office and OPM removal procedures for ineligible individuals

BAL 20-203, FEHB Removal of Ineligible Family Members from Enrollments

Removal Procedures

- Provides the process for removal of ineligible individuals from existing enrollments: requesting proof of eligibility, acceptable documents, appropriate HR action based on the response received.
- Removal is **prospective**, unless there is evidence of intentional misrepresentation of material fact
- The employee or affected family member has **60 days** to file a written request for reconsideration



Removal of Eligible Family Members

Removal of Eligible Family Members

- BAL 18-201, Removal of Eligible Individuals from Existing Enrollment, provides guidance on the removal of **eligible** individuals.
 - Used for the removal of an eligible Spouse or Adult Child
 - Removals under BAL 18-201 should only be used in limited circumstances.
 - Premium conversion participants - removal of eligible individuals does not allow for a change in enrollment type (e.g., reduction from Self and Family to Self Only.)
 - A removal of all existing family members **does not** allow for a change to Self Only based on there being no eligible family members on the enrollment.



Note the Difference: BAL 20-203 is for the removal of Ineligible or Unverified family members while BAL 18-201 is for the removal of Eligible family members.





BAL 24-201, *Annual Agency Review of FEHB Open Season Actions* *Family Member Eligibility*

- Requires agencies to conduct a Family Member Eligibility Review (FMER) on **at least 10 percent** of Self Plus One and Self and Family FEHB Open Season (OS) Elections effective the 2024 OS.
- Details on the sample selection methodology is provided at BAL Attachment 1, “How to Generate a Random Sample of Open Season Elections.”
- Components must report their FMER results by email to cep@opm.gov on the spreadsheet at Attachment 2, *FMER Report*, by July 31 each year, beginning 2025.
- A random sample review is not required where family member eligibility verification is performed on 100 percent of OS elections. However, these Components are still required to submit a report on the verification performed.
- Review BAL attachments for materials provided by OPM to ensure consistent messaging to enrollees and to ease the administrative burden associated with the FMER.



QUESTIONS



Please take a moment to
provide us your feedback

You can scan the QR code or go to:

<https://forms.osi.apps.mil/r/61EJkrQyip>

FEHB Family Member Eligibility Verification

