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**Letter Number 2021-15**

**Date: September 13, 2021**

Fee-for-service [13]

Experience-rated HMO [13]

Community-rated HMO [13]

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**Subject: Federal Employees Health Benefits (FEHB)  
Program - Changes to SF 2809 834 File Format**

**Purpose:**

The purpose of this letter is to inform Carriers that the U.S. Office of Personnel Management (OPM) will change its SF 2809 HIPAA Benefit Enrollment and Maintenance (834) File Format sent to carriers for Federal Employees Health Benefits (FEHB) enrollments. These changes are part of an OPM initiative to increase the number of enrollment actions that are completed electronically by enrollees and agency Human Resource (HR) staff. OPM is working with agency data providers (payroll offices and enrollment portals) on implementing these additional electronic enrollment actions. The actions will be sent to carriers in the 834 Version 5010 format via the OPM Macon FEHB Data-Hub.

This Carrier Letter highlights the first round of the additional electronic enrollment actions. All carriers must be prepared to receive the electronic enrollment actions listed below by March 1, 2022:

1. Add and Remove family members (dependents) in Self and Family Enrollments
2. Correct "Name" errors for family members (dependents)
3. Correct "Date of Birth (DOB)" errors for family members (dependents)

See Attached:

- Updated SF 2809 HIPAA 834 Companion Guide
- Attachment I – 834 template for Adding and Removing Family Members in Self and Family Enrollments (dependents)

- Attachment II – 834 template for Family Members (dependents) Name/Date of Birth (DOB) changes

Please Note: For this letter the terms “Family Member” and “Dependent” are used interchangeably, as are “Remove,” “Cancel” and “Terminate.”

**#1: Add and Remove family members (dependents) in Self and Family Enrollments where the Self and Family Enrollment will continue.**

The purpose is to allow agency data providers to send family member updates electronically (see attached 834 template in Attachment I). These changes include adding newly eligible family members and removing family members in two situations: 1) the family member is no longer eligible for coverage; and 2) the family member is eligible for coverage but is being removed. Please see [Carrier Letter 1999-34](#) for information on adding eligible family members and removing family members that are no longer eligible for coverage. Please see [Carrier Letter 2018-11](#) for information on removal of eligible family members from existing enrollments.

Note that agency data providers will only send the family member(s) data that are being added or terminated, to avoid confusion.

Important Note for removal of family members on an electronic SF 2809 only:

- *Benefit End Date in the 834 format already includes the 31-day (if eligible) temporary extension of coverage.* For the 834 SF 2809 transaction that removes a family member (dependent) from an existing, and continuing, Self and Family enrollment: Carriers will use the “Benefit End” Date; do not add an additional 31-day coverage on top of it. 31-day coverage will already be incorporated by the data provider.
- *This only impacts the electronic SF 2809 transactions.* It does not impact the existing SF 2810 HIPAA 834 format

transactions (i.e., continue to add the 31-day temporary extension of coverage to the termination date provided).

**Scenarios: Add and Remove family members (dependents) in Self and Family Enrollments**

***Removing a family member***

John Doe has a Self and Family enrollment with four family members. One of his children, Michelle, has asked to be removed from his insurance. The agency data provider submits an SF 2809 transaction where Michelle Doe is being removed. In this case, carriers will only receive data on John Doe (member) and Michelle Doe (removed family member), not the other family members that are not changing.

<b>Type of Individual</b>	<b>Original Covered Individuals</b>	<b>SF 2809 Data Sent to Carrier</b>	<b>Updated Covered Individuals</b>
<b>Member</b>	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999
<b>Family Member</b>	Jane Doe – spouse SSN: 888-88-8888	Michelle Doe – Removed family member  SSN: 666-66-6666	Jane Doe – spouse SSN: 888-88-8888
<b>Family Member</b>	Joey Doe – child SSN: 777-77-7777		Joey Doe – child SSN: 777-77-7777
<b>Family Member</b>	Michelle Doe – child SSN: 666-66-6666		Ron Doe – child SSN: 555-55-5555
<b>Family Member</b>	Ron Doe – child SSN: 555-55-5555		

***Adding a family member***

John Doe has a Self and Family enrollment with three Family members. The agency data provider sends an SF 2809 transaction where Mike Doe is being added. In this case, the carrier will only receive data for John Doe (Member) and Mike Doe (added Family member).

<b>Type of Individual</b>	<b>Original Covered Individuals</b>	<b>SF 2809 Data Sent to Carrier</b>	<b>Updated Covered Individuals</b>
<b>Member</b>	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999
<b>Family Member</b>	Jane Doe – spouse SSN: 888-88-8888	Mike Doe – Added Family member SSN: 444-44-4444	Jane Doe – spouse SSN: 888-88-8888
<b>Family Member</b>	Joey Doe – child SSN: 777-77-7777		Joey Doe – child SSN: 777-77-7777
<b>Family Member</b>	Ron Doe – child SSN: 555-55-5555		Ron Doe – child SSN: 555-55-5555
<b>Family Member</b>			Mike Doe – child SSN: 444-44-4444

***Both adding and removing family members***

John Doe has a Self and Family enrollment with three family members. The agency data provider sends an SF 2809 transaction where Mike Doe is being added and Ron Doe is being removed. In this case, you will only receive segments for John Doe, Mike Doe, and Ron Doe.

Type of Individual	Original Covered Individuals	2809 Data Sent to Carrier	Updated Covered Individuals
<b>Member</b>	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999
<b>Family Member</b>	Jane Doe – spouse SSN: 888-88-8888	Mike Doe – Added Family member	Jane Doe – spouse SSN: 888-88-8888
<b>Family Member</b>	Joey Doe – child SSN: 777-77-7777	Ron Doe – Removed Family member SSN: 555-55-5555	Joey Doe – child SSN: 777-77-7777
<b>Family Member</b>	Ron Doe – child SSN: 555-55-5555		Mike Doe – child SSN: 444-44-4444

**#2: Correct “Name” errors for family members (dependents).**

Agencies will now be able to make corrections to misspelled family member names (see Attachment II). This would not entail names changes (e.g., marriage, divorce) that would need additional documentation. Enrollee name changes will continue to be SF 2810 actions.

Type of Individual	Original Covered Individuals	SF 2809 Data Sent to Carrier	Updated Covered Individuals
<b>Member</b>	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999
<b>Family Member</b>	Jane Doe – spouse SSN: 888-88-8888		Jane Doe – spouse SSN: 888-88-8888

Type of Individual	Original Covered Individuals	SF 2809 Data Sent to Carrier	Updated Covered Individuals
<b>Family Member</b>	Joey <b>Dow</b> – child SSN: 777-77-7777	<i>Joey <b>Doe</b></i> <i>SSN: 777-77-7777</i>	Joey <b>Doe</b> – child SSN: 777-77-7777
<b>Family Member</b>	Michelle Doe – child SSN: 666-66-6666		Michelle Doe – child SSN: 666-66-6666
<b>Family Member</b>	Ron Doe – child SSN: 555-55-5555		Ron Doe – child SSN: 555-55-5555

**#3: Correct “Date of Birth (DOB)” errors for family members (dependents)**

Agencies will now be able to make corrections to errors in Family Member Date of Birth (DOB) (see Attachment II).

Type of Individual	Original Covered Individuals	2809 Data Sent to Carrier	Updated Covered Individuals
<b>Member</b>	John Doe – Member SSN: 999-99-9999 DOB: 4-30-1979	John Doe – Member SSN: 999-99-9999	John Doe – Member SSN: 999-99-9999 DOB: 4-30-1979
<b>Family Member</b>	Jane Doe – spouse SSN: 888-88-8888 DOB: 10-27-1976		Jane Doe – spouse SSN: 888-88-8888 DOB: 10-27-1976
<b>Family Member</b>	Joey Doe – child SSN: 777-77-7777 DOB: <b>05-01-2018</b>	Joey Doe - child SSN: 777-77-7777 DOB: <b>01-05-2018</b>	Joey Doe – child SSN: 777-77-7777 DOB: 01-05-2018

Type of Individual	Original Covered Individuals	2809 Data Sent to Carrier	Updated Covered Individuals
<b>Family Member</b>	Michelle Doe – child SSN: 666-66-6666 DOB: 06-07-2015		Michelle Doe – child SSN: 666-66-6666 DOB: 06-07-2015
<b>Family Member</b>	Ron Doe – child SSN: 555-55-5555 DOB: 03-20-2010		Ron Doe – child SSN: 555-55-5555 DOB: 03-20-2010

## Conclusion

Carriers will need to ensure that their enrollment systems can accept and process the updated 834 formats by March 1, 2022. Test files will be made available to carriers upon publication of this letter. The FEHB Data-Hub support team will email detailed information about the test files to all FEHB Carrier Point of Contact’s (POC) who currently receive regular email communications.

OPM’s goal for the FEHB Program is to reduce the amount of manual and paper processes. Thank you for your commitment to the FEHB Program. Should you have any further questions, please contact Alexander Dashevsky for policy questions ([Alexander.Dashevsky@opm.gov](mailto:Alexander.Dashevsky@opm.gov) 202-606-1260); and Chris Selle for technical questions ([Chris.Selle@opm.gov](mailto:Chris.Selle@opm.gov) 478-744-2115).

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance

## Attachment I:

### Template for Adding and Removing Family Member In Self and Family Enrollments (i.e. Dependents)

Gaining Code = ZZ5, Losing Code = ZZ5

MTC = Maintenance Type Code

MRC = Maintenance Reason Code

#### --Main Subscriber

INS\*Y\*18\*001\*33\*A\*\*\*FT~

Reference:

**Maintenance Type Code=MTC=001=Change**  
**Maintenance Reason Code=MRC=33=Personnel Data**

REF\*0F\*999999999~

REF\*1L\*FEHB~

REF\*DX\*12400001~

REF\*17\*2885~

REF\*ZZ\*AGNFC2020000120~

DTP\*300\*D8\*20200213~

NM1\*IL\*1\*TESTING\*TEST\*T\*\*\*34\*999999999~

PER\*IP\*\*TE\*4156997759~

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\*19590618\*M\*M~



HD\***001**\*\*HLT\*0000000ZZ50000000ZZ5\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***303**\*D8\*20200329~

Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**

COB\*U\*\*6~

**--Add Family Members**

INS\*N\*01\***001**\***20**\*A~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=20=Active**

REF\*0F\*999999999~

REF\*1L\*FEHB~

REF\*DX\*12400001~

DTP\*300\*D8\*20200213~

NM1\*IL\*1\*TESTING\* SPOUSE\*M\*\*\*34\*888888881~

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\*19810427\*F~

HD\***001**\*\*HLT\*0000000ZZ50000000ZZ5\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***348**\*D8\*20200329~

Reference:

**Date/Time Qualifier=DTP01=348=Benefit Begin**

COB\*U\*\*6~

**--Terminating Family Members**

INS\*N\*01\***001**\***07**\*A~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=07=Termination of Benefits**

REF\*0F\*999999999~

REF\*1L\*FEHB~

REF\*DX\*12400001~

DTP\*300\*D8\*20200213~

NM1\*IL\*1\*TESTING\*SPOUSE\*M\*\*\*34\*888888881~

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\*19810427\*F~

HD\***001**\*\*HLT\*0000000**ZZ5**0000000**ZZ5**\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***349**\*D8\*20200329~

Reference:

**Date/Time Qualifier=DTP01=349=Benefit End**

COB\*U\*\*6~

## Attachment II:

### 834 Template for Family Members (i.e. Dependents) Name and/or Date Of Birth (DOB) Changes

Gaining Code = ZZ5, Losing Code = ZZ5

MTC = Maintenance Type Code

MRC = Maintenance Reason Code

#### --Main Subscriber

INS\*Y\*18\***001**\***25**\*A\*\*\*FT~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=25=Change In Identifying Data Elements**

REF\*0F\*999999901~

REF\*1L\*FEHB~

REF\*DX\*12400001~

REF\*17\*2885~

REF\*ZZ\*AGNFC2020000120~

DTP\*300\*D8\*20200701~

NM1\*IL\*1\*TESTING\*TEST\*T\*\*\*34\*999999901~

PER\*IP\*\*TE\*4156997759~

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\*19590618\*M\*M~

HD\***001**\*\*HLT\*0000000**ZZ5**0000000**ZZ5**1M\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***303**\*D8\*20200704~

Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**

**--Family Members (Dependents) Name Correction**

INS\*N\*01\***001**\***25**\*A~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=25=Change In Identifying Data Elements**

REF\*0F\*999999901~

REF\*1L\*FEHB~

REF\*DX\*12400001~

DTP\*300\*D8\*20200701~

NM1\*IL\*1\*TESTING\***NEWFIRSTNAME**\*M\*\*\*34\*888888881~

Reference:

**Dependent First Name Correction = NEWFIRSTNAME**

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\*19810427\*F~

HD\***001**\*\*HLT\*0000000ZZ50000000ZZ51M\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***303**\*D8\*20200704~

Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**

**--Family Members (Dependents) DOB Correction**

INS\*N\*01\***001**\***25**\*A~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=25=Change In Identifying Data Elements**

REF\*0F\*999999901~

REF\*1L\*FEHB~

REF\*DX\*12400001~

DTP\*300\*D8\*20200701~

NM1\*IL\*1\*TESTING\*CHILDONE\*M\*\*\*34\*888888881~

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\***20000127**\*F~

Reference:

**Dependent Date of Birth Correction = 20000127**

HD\***001**\*\*HLT\*0000000ZZ50000000ZZ51M\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***303**\*D8\*20200704~

Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**

### --Family Members (Dependents) Name & DOB Correction

INS\*N\*01\***001**\***25**\*A~

Reference:

**Maintenance Type Code=MTC=001=Change**

**Maintenance Reason Code=MRC=25=Change In Identifying Data Elements**

REF\*0F\*999999901~

REF\*1L\*FEHB~

REF\*DX\*12400001~

DTP\*300\*D8\*20200701~

NM1\*IL\*1\***NEWLASTNAME**\*CHILDONE\*M\*\*\*34\*888888881~

Reference:

**Dependent First Name Correction = NEWFIRSTNAME**

N3\*123 ABC AVE~

N4\*SAN FRANCISCO\*CA\*94080~

DMG\*D8\***20000127**\*F~

Reference:

**Dependent Date of Birth Correction = 20000127**

HD\***001**\*\*HLT\*0000000ZZ50000000ZZ51M\*FAM~

Reference:

**Maintenance Type Code=MTC=001=Change**

DTP\***303**\*D8\*20200704~

Reference:

**Date/Time Qualifier=DTP01=303=Maintenance Effective**