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**PSHB Program Carrier Letter**  
**All PSHB Carriers****U.S. Office of Personnel Management**  
**Healthcare and Insurance**FEHB ☐ PSHB ☒

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**Letter Number 2024-21****Date: November 20, 2024**

Fee-for-service [18]

Experience-rated HMO [19]

Community-rated HMO [18]

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**Subject: Enrollment Reconciliation Process for the  
Postal Service Health Benefits (PSHB) Program**

This Carrier Letter provides guidance to Postal Service Health Benefits (PSHB) Program Carriers on the timeline and process for reconciling enrollment records in the PSHB System (PSHBS) for PSHB enrollees.

**Background**

[Carrier Letter \(CL\) 2024-13](#) outlined the process and timeline for the auto-enrollment of Postal Service employees and annuitants into PSHB plans for Plan Year 2025, as well as the mini-reconciliation process occurring during October and November 2024. The guidance in this Carrier Letter does not apply to the mini-reconciliation during auto-enrollment but instead provides information on ongoing activities that must be completed to ensure enrollment data accuracy into Plan Year 2025 and beyond. The attached PSHBS Enrollment Reconciliation Companion Guide complements this guidance with more detailed information on how enrollment reconciliation (RCNO) files are created, reviewed, and addressed.

The reconciliation activities detailed in this guidance begin December 12, 2024, with enrollment snapshots from PSHBS and Carrier monthly enrollment extracts (MENR files) taken after Open Season transactions have been processed. Thereafter, it will be a monthly process that restarts on the first of each month. Reconciliation will be conducted using PSHBS data and

Carriers' MENR files. Carriers are expected to adhere to the format and configuration of MENR files established in Carrier Letter 2024-11.

The PSHBS data will be the authoritative enrollment record. As such, Carriers will reconcile directly with PSHBS data. To further the authenticity of PSHBS data, enrollment actions will be completed in PSHBS by members and the employing office. Only in limited circumstances will Carriers be allowed to edit an enrollment record within their own enrollment system<sup>1</sup>.

## Reconciliation Timeline

### December 2024

The reconciliation process will begin in December 2024 with a one-time match of enrollment files following the end of Open Season.

Date	Event
December 12, 2024	Post Open Season enrollment snapshots are generated and sent: PSHBS (PRE-AUDIT) Carrier (MENR)
December 12-16, 2024	OPM runs enrollment match using December 12 snapshot files and generates Carrier RCNO file.
December 16, 2024	OPM provides December RCNO file to Carriers

From December 16, 2024, until December 31, 2024, reconciliation will be focused on issues that could impact enrollee coverage starting January 1, 2025. Carriers should alert their Health Insurance Specialist within one business day of identifying issues creating enrollment discrepancies impacting multiple enrollees or groups of enrollees.

Carriers are not required to submit an incident report during December 2024 but are not prohibited from doing so. Carriers should primarily focus efforts on discrepancies having a material impact on member coverage (e.g.,

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<sup>1</sup> A list of fields that Carriers may change and under what circumstances is defined on pages 11-12 in the PSHBS Enrollment Reconciliation Companion Guide.

missing members or incorrect enrollment codes). The PSHB enrollment reconciliation team will prioritize the enrollment issues and work directly with Carriers to resolve.

### **January 2025 and Beyond**

The steady state reconciliation process will begin January 2025.

<b>Date</b>	<b>Event</b>
1 <sup>st</sup> day of each month	Both PSHBS and Carriers generate enrollment snapshots.
3 <sup>rd</sup> day of each month	Deadline for Carriers to submit MENR snapshot to PSHBS via the Research and Oversight Repository (ROVR) <sup>2</sup>
8 <sup>th</sup> day of each month	OPM generates PREAUDIT and RCNO file and provides to Carriers through OPM Macon DataHUB
8 <sup>th</sup> - 22 <sup>nd</sup> of each month	Carriers review RCNO and take appropriate action (Outlined in "Reviewing discrepancies" section below)
22 <sup>nd</sup> of each month	Deadline for Carriers to submit incident file to PSHBS through ROVR

### **Enrollment matching**

PSHBS will conduct a match between the PSHBS PREAUDIT file and the Carriers' MENR files. This comparison will lead to PSHBS generating a RCNO file, with record-level and field-level flags applied to data elements for each member. Additional details on the data elements used for the match, types of discrepancies, and other information regarding the RCNO file can be found in the PSHBS Enrollment Reconciliation Companion Guide.

### **Reviewing discrepancies and updating Carrier systems**

Discrepancies may arise for a variety of reasons. In some cases, such as Carrier-sourced data fields, it is understood that Carrier data may be more accurate than PSHB data. At this time, the only discrepancies that need to be addressed by Carriers are those listed in the RCNO file.

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<sup>2</sup> MENR file transmission should continue to follow the guidance provided by OPM in [Carrier Letter 2024-11](#).

Carriers will conduct the initial research of discrepancies in the RCNO file. For each enrollee, the RCNO file will contain flags indicating the outcome of the reconciliation match and the appropriate action to take. Carriers should research all discrepancies listed in the RCNO file and update enrollment systems to reflect PSHBS data, where applicable.

## **Report disputed discrepancies and data changes**

If a discrepancy is believed to be the result of PSHBS data being incorrect, Carriers must submit an incident file to OPM for review and resolution during the month that the discrepancy was identified. Similarly, if Carriers modify a field that OPM has deemed acceptable to modify, an incident file must be submitted as well.

The incident file must be sent to OPM using ROVR and may contain personal identifiable information (PII) needed to locate the enrollment record in PSHBS and make any necessary changes. Additional guidance on data elements contained in the file, file structure, naming standards, encryption, etc. can be found in the PSHBS Enrollment Reconciliation Companion Guide.

## **Incident report resolution**

OPM will review the incident report and determine the appropriate action to take. If OPM agrees that the PSHBS data needs to be updated, the update will be made in PSHBS. If OPM determines that the Carrier's justification is invalid, OPM will submit a file to the Carrier POC identified in the incident report to update their records to match PSHBS.

## **Failure to correct RCNO discrepancies**

If a Carrier neglects to correct RCNO discrepancies or submit an incident report, the discrepancy will appear in the following month's RCNO file again. If the discrepancy is listed in the RCNO file for three consecutive months, the Carrier must submit a corrective action plan to their Health Insurance Specialist detailing how the discrepancy will be resolved. The Carrier must

also provide their Health Insurance weekly updates on progress towards correcting the discrepancy.

## **Conclusion**

Thank you for your cooperation in supporting the PSHB reconciliation process. If you have any questions, please contact your Health Insurance Specialist with a copy to [PSHB@opm.gov](mailto:PSHB@opm.gov).

Sincerely,

Laurie Bodenheimer  
Associate Director  
Healthcare and Insurance

### **Attachments:**

PSHBS Enrollment Reconciliation Companion Guide