



*(October 22, 2015)*

In order to further improve the lines of communication and to respond to the concerns between the National VA Council and you our members, I have established a National VA Council Briefing. This NVAC Briefing will bring you the latest news and developments within DVA and provide you with the current status of issues this Council is currently addressing. I believe that this NVAC Briefing will greatly enhance the way in which we communicate and the way in which we share new information, keeping you better informed.

**Alma L. Lee**  
National VA Council, President

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**In This Briefing: 6 plans leaving the FEHBP during open season**

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Six health insurance plans are leaving the Federal Employee Health Benefits Program in 2016.

The eliminations are spread across seven states and will affect 3,000 contracts. A seventh plan, Aetna's Open Access, will stay in the FEHBP but reduce its service area. Officials at the Office of Personnel Management said, in a release, that "The plans' reasons for leaving continue the pattern we've seen over recent years. In most cases, the plan is making a business decision based on enrollment, penetration in the market place, and overall margin/profitability."

The departing plans are:

- Coventry Health Plan of Florida;
- Coventry Health Plan of Louisiana;
- Physicians Health Plan of Northern Indiana;
- Fallon Community Health Plan of Massachusetts;
- The Health Plan of the Upper Ohio Valley, Inc.;
- Piedmont Community Health Plan.

The Health Plan of the Upper Ohio Valley, Inc. had previously serviced contracts in both east and northeast Ohio, in addition to 55 counties in West Virginia.

Beneficiaries in those plans will have an opportunity to sign up for new coverage when federal open season begins on Nov. 9.

Walt Francis, an economist and expert on the Federal Employees Health Benefits Program, said open season is a great time to shop for new plan that may offer similar coverage at a lower rate.

“I think everyone should think about their choices in open season,” he said. “The only bad mistake you can make is to not at least think about, ‘Is there another plan or plan option I can choose that will be a better plan for me.’”

Francis mentioned that some HMOs could be a good deal this season after OPM announced the plans’ premiums would only be going up 5.5 percent compared to the 6.4 percent average increase seen across the FEHBP for 2016.

“There are high-deductible and consumer plans that are inexpensive and great buys,” he said. “These are great buys whether or not you are retired and whether or not you have Medicare. People who ignore these possibilities are just throwing money away.” Another deal may be the new Self Plus One plan, which allows beneficiaries to cover themselves and one dependent as opposed to paying for family coverage, which Francis said could be good for retirees and empty-nesters.

Open season will run from Nov. 9 to Dec. 14. Plans will take effect on Jan. 1.