

Federal Long Term Care Insurance Program Enrollee Decision Period

The Office of Personnel Management has established an immediate Enrollee Decision Period for Federal Long Term Care Insurance Program (FLTCIP) enrollees. The decision period will run until November 9, 2023. The plan administrator, Long Term Care Partners, LLC (LTCP) sent each current enrollee a letter stating an increase was likely to occur.

Current enrollees will receive personalized options letters in mid-September, which will outline options to reduce certain components and or levels of care that would allow them to either accept or mitigate the impact of the premium increase. In addition, all current enrollees will have the choice of a paid-up, limited benefit, with no future premiums due.

The premium increase does not affect the FLTCIP 3.0 enrollees. However, enrollees in FLTCIP 1.0, FLTCIP 2.0 and FLTCIP Alternative Insurance Program (AIP) and those who are not currently eligible or are awaiting a decision on a pending claim, will be subject to the premium increase.

All current enrollees have until November 9, 2023 to make a decision. If LTCP does not receive a decision by November 9, 2023, current enrollee's premiums will increase effective January 1, 2024 and will remain the coverage rate with any applicable inflation increases.

For additional questions and assistance please contact LTCFEDSInfo@ltcpartners.com.