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

Letter Number 2025-11**Date: August 13, 2025**

Fee-for-service [9]

Experience-rated HMO [9]

Community-rated HMO [10]

Subject: Enrollment Reconciliation Reporting
Requirements for the Postal Service Health Benefits
(PSHB) Program

This Carrier Letter provides updated guidance to all Postal Service Health Benefits (PSHB) Carriers regarding the process and timeline for submitting a new enrollment reconciliation actions (RCNA) file to OPM, effective beginning in August 2025.

Background

Carrier Letter [2024-21](#) provided initial guidance on reporting enrollment issues, which this Carrier Letter expands upon based on lessons learned during the first six months of reconciliation activities.

The Postal Service Health Benefits System (PSHBS) is the system of record for eligibility and enrollment. Mismatches between Carrier systems and PSHBS can lead to:

- Gaps in active coverage, resulting in denied services or prescriptions, potentially triggering health emergencies, complaints, or escalations.
- Improper payments, including unauthorized claim payments (Fee-for-Service or Experience-rated HMOs) or premium payments (Community-rated HMOs).

Timely identification and resolution of discrepancies are therefore critical.

Current Reconciliation Process and Challenges

Each month, both PSHBS and Carriers generate a snapshot of enrollment data as of the first day of the month. These snapshots are compared to produce an enrollment reconciliation (RCNO) file, which indicates matched and mismatched records with record-level and field-level flags. This file is then transmitted to each Carrier's designated SFTP location where Carriers can read and process the file.

Currently, Carriers use Carrier incident files to dispute RCNO discrepancies. The RCNA provides a more structured and accountable mechanism for Carriers to report enrollment discrepancies, not only for those that they can correct, but also for those they cannot correct and need OPM assistance to resolve.

Introduction of the RCNA File

Beginning August 15, 2025, Carriers must begin creating and submitting the new RCNA file in place of Carrier incident files.

Carriers will generate the RCNA file by adding four fields to the RCNO:

- Priority Segment: A brief descriptor identifying the priority of the discrepancy.
- Reason: A short explanation of the discrepancy.
- Action: Indicates the responsible party and the intended corrective action to be taken.
- Notes: Optional additional context not captured by other fields.

This standardization will streamline issue resolution and reduce reliance on manual processes. Carrier incident files will still be required for permitted member updates, but their volume is expected to decrease significantly.

These improvements will give OPM visibility into:

- Discrepancies that Carriers can resolve.
- Discrepancies requiring OPM assistance.
- Progress in reducing unresolved cases over time.

We expect Carriers to use the RCNA to prioritize and focus their reconciliation activities to achieve prompt and accurate resolution of discrepancies. Carriers must demonstrate progress by completing as many corrective actions as possible before the next reconciliation cycle.

RCNA Submission Requirements

- Carriers must submit the RCNA file within 5 business days of receiving the RCNO, per the published reconciliation schedule.
- Only one RCNA file is submitted per month.

Date	Event
1 st calendar day of each month	PSHBS and Carriers generate enrollment snapshots.
3 rd calendar day of each month	Deadline for Carriers to submit MENR snapshot to OPM.
5 business days after receipt of all MENRs	OPM generates pre-audit and RCNO files and provides to Carriers.
5 business days after receipt of RCNO	Deadline for Carriers to review RCNO and submit RCNA to OPM.

Companion Guide and Addendum

The PSHBS Enrollment Reconciliation Companion Guide provides detailed technical instructions on RCNA submission. A new addendum to the Companion Guide defines:

- The RCNA file structure.
- Valid values for the Priority Segment, Reason, and Action codes.
- The updated reconciliation schedule for the remainder of 2025.

The addendum will be revised as codes or schedules change.

Conclusion

Thank you for your continued cooperation with the PSHB Enrollment Reconciliation process. If you have questions on the process or technical concerns with the timing of file submission, please contact PSHB@opm.gov with a copy to your Health Insurance Specialist.

Sincerely,

D. Shane Stevens
Associate Director
Healthcare and Insurance

Attachment:

PSHBS Enrollment Reconciliation Companion Guide