

FEHB Likely to Be a Model, Not Expanded, Official Says

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The Obama administration likes the Federal Employees Health Benefits program as a model for its broader initiative on health insurance, but is not planning to open the program's doors to the general public, according to a top health adviser to *President Obama*.

That's a relief to federal employees and retirees who had feared that such an expansion would eventually result in their rates going up.

Neera Tanden, a health-care reform official at the Department of Health and Human Services, said the insurance program for federal workers has several features that make it an attractive model for expanding health-care coverage, including a large pool of enrollees, a range of insurance options within a structure that requires a base level of benefits and competition among plans.

"What we're very impressed by in the FEHB is that it's a large pool that functions very well," she said Monday at the annual FEHB carrier conference.

Some federal employees have expressed concern that the program -- which is restricted to federal employees, retirees and certain family members -- might be opened to new participants with an unpredictable effect on claims rates and, ultimately, benefits and premiums. But Tanden told the gathering that "our predisposition is to ensure that it's separate."