The new administration has made it clear that rebuilding and reinvigorating the currently depleted federal workforce is a top priority. By prioritizing access to quality health coverage and making modest changes to the Health Plan Comparison Tool, the federal government can leverage the Federal Employee Health Benefits (FEHB) Program to support its goals of attracting and retaining top talent.

Improving the enrollee health plan shopping experience will also help the Office of Personnel Management (OPM) meet its strategic goal of enrolling more than three quarters of employees and retirees in high quality health plans, improving the overall health and wellbeing of the workforce.

Currently, more than 70 percent of federal employees report that FEHB influences their decision to take, or remain in, a federal job to a “moderate” or “great” extent, yet the program’s current health coverage shopping experience is outdated and does not meet best practices common in similar markets.

Slight changes to the shopping experience would help empower OPM to use FEHB as a retention and recruiting tool and foster a healthier workforce.

The Alliance of Community Health Plans (ACHP) recommends the following changes to the Health Plan Comparison Tool:

- **Highlight quality of care information.** Prominently display health plan quality ratings for easy consumer reference during the plan selection process.
- **Add a total cost calculator.** Provide consumers with an approximation of total out-of-pocket costs, including cost-sharing based on expected use of the health system.
- **Allow sorting by total expected cost and quality of care.** Allow consumers to view plans according to key selection criteria, empowering them to make the best decisions for themselves and their families.
- **Include a filtering mechanism.** Reduce selection options by refining around specific criteria such as plan type. This will narrow the number of plan choices to view at one time and avoid “information overload” that stymies consumer engagement.
- **Align plan comparison with plan selection in the same tool.** Create a single plan selection platform for use by all FEHB enrollees, minimizing enrollee confusion and improving data sharing between OPM and FEHB plans.

To learn more about how to enhance the FEHB Program and foster the health and wellbeing of the federal workforce, read our issue brief [here](#).

The Alliance of Community Health Plans (ACHP) represents the nation’s top-performing non-profit health plans to improve affordability and outcomes in the health care system. ACHP member companies provide high-quality coverage and care to 24 million Americans across 36 states and D.C.

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