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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To require the Director of the Office of Personnel Management to take certain actions with respect to the health insurance program carried out under chapter 89 of title 5, United States Code, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. GROTHMAN introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To require the Director of the Office of Personnel Management to take certain actions with respect to the health insurance program carried out under chapter 89 of title 5, United States Code, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “FEHB Protection Act  
5 of 2025”.

1 **SEC. 2. FEHB IMPROVEMENTS.**

2 (a) DEFINITIONS.—In this section:

3 (1) DIRECTOR.—The term “Director” means  
4 the Director of the Office of Personnel Management.

5 (2) EMPLOYING OFFICE.—The term “employing  
6 office” has the meaning given the term in section  
7 890.101(a) of title 5, Code of Federal Regulations,  
8 or any successor regulation.

9 (3) HEALTH BENEFITS PLAN; MEMBER OF  
10 FAMILY.—The terms “health benefits plan” and  
11 “member of family” have the meanings given those  
12 terms in section 8901 of title 5, United States Code.

13 (4) OPEN SEASON.—The term “open season”  
14 means an open season described in section  
15 890.301(f) of title 5, Code of Federal Regulations,  
16 or any successor regulation.

17 (5) PROGRAM.—The term “Program” means  
18 the health insurance programs carried out under  
19 chapter 89 of title 5, United States Code, including  
20 the program carried out under section 8903c of that  
21 title.

22 (6) QUALIFYING LIFE EVENT.—The term  
23 “qualifying life event” has the meaning given the  
24 term in section 892.101 of title 5, Code of Federal  
25 Regulations, or any successor regulation.

1 (b) VERIFICATION REQUIREMENTS.—Not later than  
2 1 year after the date of the enactment of this Act, the  
3 Director shall issue regulations and implement a process  
4 to verify—

5 (1) the veracity of any qualifying life event  
6 through which an enrollee in the Program seeks to  
7 add a member of family with respect to the enrollee  
8 to a health benefits plan under the Program; and

9 (2) that, when an enrollee in the Program seeks  
10 to add a member of family with respect to the en-  
11 rollee to the health benefits plan of the enrollee  
12 under the Program, including during any open sea-  
13 son, the individual so added is a qualifying member  
14 of family with respect to the enrollee.

15 (c) FRAUD RISK ASSESSMENT.—In any fraud risk  
16 assessment conducted with respect to the Program on or  
17 after the date of the enactment of this Act, the Director  
18 shall include an assessment of individuals who are enrolled  
19 in, or covered under, a health benefits plan under the Pro-  
20 gram even though those individuals are not eligible to be  
21 so enrolled or covered.

22 (d) FAMILY MEMBER ELIGIBILITY VERIFICATION  
23 AUDIT.—

24 (1) IN GENERAL.—During the 3-year period be-  
25 ginning 1 year after the date of the enactment of



1 ized under subsection (b)(2) for the Office shall not be  
2 subject to the limitations that may be specified annually  
3 by Congress.”.

4 (b) OVERSIGHT.—Section 8909(b) of title 5, United  
5 States Code, is amended—

6 (1) by redesignating paragraph (2) as para-  
7 graph (5); and

8 (2) by inserting after paragraph (1) the fol-  
9 lowing:

10 “(2) In addition to the funds provided under  
11 paragraph (1), amounts of all contributions shall be  
12 available for the Office to develop, maintain, and  
13 conduct oversight over the enrollment and eligibility  
14 systems with respect to benefits under this chapter,  
15 including the Postal Service Health Benefits Pro-  
16 gram under section 8903c. Amounts for the Office  
17 under this paragraph shall not be available in excess  
18 of the following amounts in the following fiscal  
19 years:

20 “(A) In fiscal year 2026, \$36,792,000.

21 “(B) In fiscal year 2027, \$44,733,161.

22 “(C) In fiscal year 2028, \$50,930,778.

23 “(D) In fiscal year 2029, \$54,198,238.

24 “(E) In fiscal year 2030, \$54,855,425.

25 “(F) In fiscal year 2031, \$56,062,244.

1 “(G) In fiscal year 2032, \$57,295,613.

2 “(H) In fiscal year 2033, \$58,556,117.

3 “(I) In fiscal year 2034, \$59,844,351.

4 “(J) In fiscal year 2035 and each fiscal  
5 year thereafter, the amount equal to the dollar  
6 limit for the immediately preceding fiscal year,  
7 increased by 2.2. percent.

8 “(3) In fiscal year 2026, \$80,000,000, to be de-  
9 rived from all contributions and to remain available  
10 until expended, shall be available for the Office to  
11 conduct the audit required under section 2(d) of the  
12 FEHB Protection Act of 2025. Of such amount, the  
13 Office may transfer funds as the Director of the Of-  
14 fice determines necessary to an employing office (as  
15 that term is defined in section 890.101(a) of title 5,  
16 Code of Federal Regulations, or any successor regu-  
17 lation) in order to conduct the required audit.

18 “(4) Amounts of all contributions shall be avail-  
19 able for the Office of Personnel Management Office  
20 of the Inspector General to conduct oversight associ-  
21 ated with activities under this chapter (including the  
22 Postal Service Health Benefits Program under sec-  
23 tion 8903e), including activities associated with en-  
24 rollment and eligibility in these programs and any  
25 associated audit activities as required under the

1 FEHB Protection Act of 2025. Amounts for the Of-  
2 fice of the Inspector General under this paragraph  
3 shall not be available in excess of the following  
4 amounts in the following fiscal years:

5 “(A) In fiscal year 2026, \$5,090,278.

6 “(B) In fiscal year 2027 and each fiscal  
7 year thereafter, the amount equal to the dollar  
8 limit for the immediately preceding fiscal year,  
9 increased by 2.2 percent.”.