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October 30, 2025

The Honorable Scott Kupor
Director
U.S. Office of Personnel Management
1900 E Street, NW
Washington, D.C. 20415

Dear Director Kupor,

The Office of Personnel Management's (OPM) health insurance trust funds are sponsored by federal government employer contributions. With no current incoming contributions due to the ongoing government shutdown, I am concerned that these funds will be exhausted if the lapse in funding continues. Approximately, 1.4 million federal employees are either working without a paycheck or are furloughed, and their families depend on the Federal Employees Health Benefits (FEHB) program for health insurance coverage. They deserve to know whether that coverage will continue uninterrupted.

Despite many efforts to reopen the government and pay federal workers, vital agencies remain closed, employees' paychecks continue to be withheld and now access to healthcare for every federal employee and their families could be threatened.

I write to request clarification on OPM's plans to sustain the FEHB program if the trust fund balance runs dry:

1. What is the Office of Personnel Management's status on the federal employer's contribution trust funds?
2. When will each trust fund hit net zero? What is the timeline for when insurers will be notified of the lapse in funds?
3. Do legal options exist to continue paying the employer provided contributions for healthcare after the trust fund is emptied?
4. What is the risk federal employees face if their federally provided health benefits are no longer funded?
5. What is the plan to ensure that federal employees will be held financially harmless if a lapse in funds for their health insurance occurs?

The men and women who serve our nation should not face uncertainty about their paychecks or their health coverage because of political obstruction in the Senate.

I look forward to your prompt response.

In God We Trust,



James Lankford
United States Senator for Oklahoma