



TO: Our Valued Clients and Brokers
FROM: Health Plans, Inc.
DATE: March 29, 2017
RE: New SBC Format

The federal government has issued a new format for the *Summary of Benefits and Coverage (SBC)* document effective April 1, 2017.

A sample can be found here: [2017 SBC Sample](#)

The changes have been made to improve readability for consumers as well as to help ensure that consumers can make apples-to-apples comparisons of SBCs issued for different plans.

The changes and clarifications include:

- Reiteration that “Form language and formatting must be precisely reproduced”.
- Changes to how cost-sharing must be described:
 - A statement must appear at the top of the cost-sharing chart: “All copayments and coinsurance are **after the deductible has been met**, if a deductible applies”. The wording must appear at the top of the chart, but not within the chart for specific benefits, nor at the top of any subsequent pages.
 - The cost-sharing chart must show copayments and coinsurance **after** the deductible has been met. For example, if imaging is subject to the deductible and then covered at 100%, the “What You Will Pay” column must state “no charge.”
 - If the deductible does not apply to a particular benefit, the phrase “deductible does not apply” appears in the chart.
- A new coverage example to show how the plan would cover a simple fracture

Health Plans will use the new required format for all plans with open enrollment periods that begin on or after April 1, 2017.

If you have questions about the new SBC, please contact your Health Plans Account Manager.

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HealthPlansInc.com



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