



BENEFIT NEWS BRIEFS

Update on the Development of the Model 4-Page Summary of Benefits and Coverage and Glossary

Section 1001(5) of the *PPACA* added Section 2715 to the Public Health Service Act which requires that the Secretary of Health and Human Services (HHS) develop standards for a summary of benefits and coverage explanation for individual and group health insurance. In developing these standards, the law directs the Secretary to consult with the National Association of Insurance Commissioners (NAIC), along with a working group composed of various other professionals. These groups have been busy preparing draft model summaries and a benefits Glossary of commonly used terms.

The main NAIC page for the summaries and other information is: http://www.naic.org/committees_b_consumer_information.htm. A copy of Section 2715 detailing the requirements of the summaries is available by "[clicking here](#)."

The new 4-page summaries are currently required for general use by March 2012. Trustees, administrators and plan professionals may be interested in what the model summary and Glossary looks like thus far. The draft Glossary is available by "[clicking here](#)" or at: http://www.naic.org/documents/committees_b_consumer_information_ppaca_glossary.pdf.

A blank model 4-page summary is available by "[clicking here](#)" or at: http://www.naic.org/documents/committees_b_consumer_information_ppaca_summary_of_benefits.pdf Model draft summaries with sample data filled in showing what the summaries will look like in real life are available at the links below:

Four Documents Sent to Consumer Testing:

- [Summary of Coverage – PPO Plan 1: Insurance Company 1 Version 1](#)
- [Summary of Coverage – PPO Plan 1: Insurance Company 1 Version 2](#)
- [Summary of Coverage – PPO Plan 2: Insurance Company 2 Version 1](#)
- [Summary of Coverage – PPO Plan 2: Insurance Company 2 Version 2](#)

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