



## BENEFIT NEWS BRIEFS

### *Final SBC Templates and Materials Posted Online*

### *Required Plan Years Beginning On Or After April 1, 2017*

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The Department of Health and Human Services (HHS), the Department of Labor (DOL) and the Department of the Treasury (“the Departments”) just released the final version of the Summary of Benefits and Coverage (SBC) template and Uniform Glossary. Changes include an additional coverage example and language and terms to improve users’ understanding of their health coverage. We reported on the proposed SBC materials and history of the SBC documents in [Benefit News Briefs 2016-12](#).

Under the *Affordable Care Act (ACA)*, health plans are required to provide a brief summary of what the plan covers and the cost sharing responsibility of the participant in order to help individuals make more informed choices among health plan options and better understand their coverage. Plans are also required to provide a comprehensive uniform glossary of commonly used health coverage and medical terms.

The final SBC template includes coverage examples that demonstrate the cost sharing amounts an individual might be responsible for in three common medical situations. In addition to the current coverage examples that address diabetes care and childbirth, the updated template has a new coverage example that addresses coverage for a foot fracture so that a consumer understands what a plan covers in an emergency scenario.

Changes have also been made to the SBC to improve readability for users. The new templates include more information about cost sharing, such as enhanced language to explain deductibles and a requirement that plans address individual and overall out-of-pocket limits in the SBC. According to the Departments, these improvements reflect input from consumer groups, the National Association of Insurance Commissioners and other stakeholders.

Health plans that have open enrollment are required to use this final SBC template beginning on the first day of the first open enrollment period that begins on or after April 1, 2017.

For plans that do not use an annual open enrollment period, this SBC template and associated documents are required beginning on the first day of the first plan year that begins on or after April 1, 2017.

**Examples:**

A calendar year plan without open enrollment would be required to use the new SBC template and associated documents beginning January 1, 2018 (first plan year that begins on or after April 1, 2017).

A plan without open enrollment that has a plan year beginning July 1, 2017 and ending June 30, 2018 would be required to use the new SBC template and associated documents beginning July 1, 2017 (first plan year that begins on or after April 1, 2017).

The documents are available at: <https://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html> under Summary of Benefits and Coverage and Uniform Glossary or as linked below:

- Summary of Benefits and Coverage (SBC) Template [\[PDF\]](#) [\[MS Word\]](#)
- Sample Completed SBC [\[PDF\]](#) [\[MS Word\]](#)
- **Instructions for Completing the SBC: Group Health Plan Coverage**
- **Why This Matters language for "Yes" Answers**
- **Why This Matters language for "No" Answers**
- Guide for Coverage Examples Calculations:
  - Maternity Scenario [\[PDF\]](#) [\[XLSX\]](#)
  - Diabetes Scenario [\[PDF\]](#) [\[XLSX\]](#)
  - Foot Fracture Scenario [\[PDF\]](#) [\[XLSX\]](#)
- Coverage Examples Narrative:
  - **Maternity Scenario**
  - **Diabetes Scenario**
  - **Simple Foot Fracture Scenario**
- **Uniform Glossary of Coverage and Medical Terms**
- **List of Anchors for SBC Uniform Glossary Terms**
- **Coverage Examples Calculator Instructions**
- **Coverage Examples Calculator** [\[XLSM\]](#) (updated April 2016)

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