

February 2015

Regulatory Updates

Independence Administrators is here to help you navigate the changes

Regulatory Updates is an online news series designed to help you understand the changes resulting from the Affordable Care Act (ACA) and other regulatory changes and how they may affect your plan and plan members. We are committed to bringing you current regulatory information to help you make informed decisions.

Proposed SBC, Uniform Glossary Rules Revisions

The Departments of Health and Human Services, Labor and Treasury have proposed changes to the Summary of Benefits and Coverage (SBC) and the Uniform Glossary for group health plans.

The proposed changes are the result of comments and questions received by the Departments from interested stakeholders, including consumers, the insurance industry, states, and employers. The Departments said the proposed revisions to the regulations are designed to improve consumer access to important plan information and help consumers make informed choices when shopping for or renewing coverage.

The proposed rules include template changes to address references to Annual Limits and to remove language within the SBC that may not be needed for consumers choosing coverage. The rules also propose adding a third example regarding a simple foot fracture with an emergency room visit. Updates to the pricing data are also proposed so the examples would more accurately reflect the allowed charges experienced by consumers. There are also proposed changes to the Uniform Glossary to help participants better understand health insurance coverage and medical terms.

The proposed changes would amend the final regulations published on February 14, 2012, and would incorporate several Frequently Asked Questions (FAQs) that have been issued regarding the SBCs. The proposed requirements would be applicable for plan years beginning on or after September 1, 2015

Documents Available for Public Comment by March 2, 2015

In addition to the Federal Register Notice that includes the proposed rules, the following documents are available at [The Center for Consumer Information & Insurance Oversight](#) (CCIIO) and the [Department of Labor](#) for comment:

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1. The **SBC template**.
 2. **Sample of completed SBC**. This document includes information for sample group health coverage and provides a general illustration of a complete SBC.
 3. **Instructions**. For assistance in completing the SBC template, separate instructions are available for group health coverage and for individual health insurance coverage.
 4. **Why This Matters** language. The SBC instructions include language that must be used when completing the "Why This Matters" column on the first page of the SBC template.
 5. **Coverage examples**. The Federal Register Notice, including information provided by HHS at [CCIIO](#) and the [Department of Labor](#), provides all the information necessary to perform the coverage example calculations.
 6. **Uniform glossary**. This document contains consumer-friendly definitions reflecting important insurance or medical concepts and key terms that are relevant in the context of the Affordable Care Act.

Resources:

Previous alert topics on the [Affordable Care Act](#)
Previous issues of [Regulatory Updates newsletters](#)
Independence Administrators' [health care reform page](#)

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