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Health Care Reform Alert

April 7, 2016

Final Summary of Benefits and Coverage Template and Instructions

On April 6, the Department of Labor (DOL) issued final regulations on the new Summary of Benefits and Coverage (SBC) template and related documents, intended for use as of April 1, 2017. Final documents and a completed sample SBC are available on the DOL website.

The Affordable Care Act requires SBCs as a means to provide individuals with standard information so they can better understand and compare medical plan offerings. The final SBC template and instructions maintain material changes proposed to these documents in late February 2016. These changes include:

- Streamlined content, e.g., removal of Q&A about Coverage Examples, which reduced the template to 5 pages (SBC limit remains 8 pages/4 double-sided pages)
- An additional cost example for a foot fracture treated in an emergency room
- Updated claims/pricing data for the coverage example calculator
- New minimum essential coverage and minimum value language, as well as new continuation and appeals/grievance rights language
- Revised language for some sections of the template
- An updated Uniform Glossary

No Impact on Expatriate Plans

Both U.S. issued fully insured and self-funded expatriate plans are exempt from the SBC requirements. This new template does not impact expatriate plans.

Reference Materials

Links to the current and revised SBC template, instructions and related materials are available at <http://www.dol.gov/ebsa/healthreform/regulations/summaryofbenefits.html>.

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