



## Email Connection

# Update on Uniform Summary of Benefits and Coverage

In order to meet health care reform (HCR) requirements for fully-insured, group and individual plans, and to assist self-insured groups in meeting their requirements under HCR, AmeriHealth New Jersey (AHNJ) will be creating and distributing a Summary of Benefits and Coverage (SBC). AHNJ's new SBC will be available to support customer open enrollments beginning on or after September 23, 2012. Please note, we realize customers and brokers request materials in advance of their open enrollments and we will work with you to ensure the new SBCs are available. For members enrolled in an individual product, the new SBC forms will be available for distribution beginning September 23, 2012.

## Why these changes are being made

The SBC is intended to ensure that benefits and coverage information is presented in plain language and in a consistent format by all insurers to help members better understand their coverage and to more easily compare their options.

AHNJ has created a [brochure](#) for our group clients that explains the SBC. In this brochure you will find answers to the most often asked questions, sample images, and details about the content of the SBC. This brochure will be available on the group portal and health care reform page of [amerihealthexpress.com](http://amerihealthexpress.com). You can also access this brochure in ROAM. Please see the following key dates section.

## Key Dates

September 17, 2012

- Brokers can access their customers' SBCs via a new screen in ROAM.
- SBC files in PDF format will be available for open enrollments. The SBC may be printed or

sent electronically to customers.

October 17, 2012

- The SBC will be available on [amerihealthexpress.com](http://amerihealthexpress.com) for group clients and enrolled members to access.

As you may recall, the law requires health insurance issuers and group benefit plans (employers) to provide the SBC to enrolled members 30 days prior to the plan renewal date if the group does not make a benefit change. AHNJ will begin member notifications in November for December renewals.

- Members will receive a postcard directing them to [amerihealthexpress.com](http://amerihealthexpress.com). Please note: all customer-specific mailing exclusion rules will be applied.
- Members who have made a benefit change will receive information with their ID cards directing them to [amerihealthexpress.com](http://amerihealthexpress.com).
- Members may also contact Customer Service for a printed copy.
- The December 2012 issue of *Update* magazine will feature an article on the new SBC.

For more information regarding this healthcare reform provision, please visit [www.healthcare.gov](http://www.healthcare.gov). We will continue to keep you updated on any changes that occur between now and the effective date.

If you have any questions, please contact your Brown & Brown account manager.