

Health Care Reform Update

Reminder: New Versions of SBC Template and Related Documents for Use On or After April 1, 2017

IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
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- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
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Brought to you by:

Brown & Brown Consulting
The Curtis Center
601 Walnut Street, Suite 275W
Philadelphia, PA 19106
Phone: 888.880.2212
Fax: 215.561.0395
www.consultbb.com/brokers

New versions of the Summary of Benefits and Coverage (SBC) template, instructions, uniform glossary, and related documents are required for use **on or after April 1, 2017**. Under the Affordable Care Act, group health plans and health insurance issuers are generally required to provide a written SBC to plan participants and beneficiaries at specified times during the enrollment process and upon request.

Changes to SBC Template

The new SBC template includes an additional coverage example as well as language and terms to improve individuals' understanding of their health coverage. Specifically, the new template includes more information about cost sharing, such as enhanced language to explain deductibles, and requires plans to address individual and overall out-of-pocket limits. Changes have also been made to the SBC to improve readability.

Implementation Date for Using New Template and Related Documents

The implementation date for using the new SBC template and associated materials will be as follows:

- Health plans and issuers that **maintain an annual open enrollment period** will be required to use the new editions beginning on **the first day of the first open enrollment period that begins on or after April 1, 2017** with respect to coverage for plan years beginning on or after that date.
- Health plans and issuers that **do not use an annual open enrollment period** will be required to use the new editions beginning on **the first day of the first plan year that begins on or after April 1, 2017**.

[Click here](#) to access the new SBC templates and related materials from the U.S. Department of Labor.

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

