

Brief Notes

NEWS FOR BROKERS & CONSULTANTS

March 22, 2017

Applies to: All markets

Health and Human Services Mandates SBC Template Changes

The U.S. Department of Health and Human Services (HHS) is requiring insurers to make changes to the Summary of Benefits and Coverage (SBC) template for health plans with effective or renewal dates of **April 1, 2017** or later. Horizon Blue Cross Blue Shield of New Jersey has made all necessary changes as detailed below. We realize the important function of SBCs when customers are comparing and selecting coverage.

Required changes to the SBC template include:

- Revision to the language, content and presentation
- Addition of one question in the *Important Questions* section ("Are there services covered before you meet your deductible?")
- Removal of one question in the *Important Questions* section ("Are there services this plan doesn't cover?")
- Disclaimer for plans with deductibles
- Consolidation of cost share details for mental health, behavioral health and substance abuse services
- Breakdown of pregnancy care costs
- Revision to *Continued Coverage* section, including variable name(s) of state agency to contact
- Change of Minimum Essential Coverage and Minimum Value representation to Yes/No response
- Full redesign of *About these Coverage Examples* page
- Addition of third coverage example (for *Simple Fracture*)
- Elimination of *Questions and Answers About Coverage Examples* section
- Revision of coverage calculator with new claims/pricing data
- Revision of coverage calculator to adjust costs (for example, removal of costs for lab tests)

Brokers are responsible for the distribution of SBCs to their group clients; it is then each group's responsibility to distribute the SBCs to their employees. Horizon BCBSNJ members can access their SBCs as follows:

- Group members receive SBCs from their group administrator (as mentioned above)
- Consumer members receive SBCs directly from Horizon BCBSNJ annually
- Fully insured members can view their SBCs by signing in to Member Online Services at **HorizonBlue.com**

If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.



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