

SBCs Should Be Updated for New Template for 2018 Open Enrollment

MARCH 31, 2017

Group medical plans must utilize the updated summary of benefits and coverage (SBC) templates for 2018 open enrollment. The SBC is a standardized health plan disclosure required by the Affordable Care Act that is intended to allow individuals to compare their medical insurance options. SBCs provide a general overview of a plan's cost sharing requirements and covered benefits using a format prescribed by the Department of Labor. The new SBC template applies for the first open enrollment period that begins on or after April 1, 2017. For calendar year plans, this means SBCs must follow the updated format for 2018 open enrollment.

Changes to the SBC template include:

- Expansion of the disclaimer box at the top of page 1
- Elimination of the mandatory footer
- Changes to the "Important Questions" and the "Why This Matters" model answers, including addition of a new question about deductibles ("Are there services covered before you meet your deductible?") and elimination of questions regarding an overall annual limit and services the plan doesn't cover
- Elimination of the cost sharing information box after the Important Questions chart and before the Common Medical Events chart
- Changes to the Common Medical Events chart, including elimination of the "Other practitioner office visits" service under "If you visit a health care provider's office or clinic"; simplification of listed services for mental health, behavioral health, or substance abuse coverage; and changes to listed services for "If you are pregnant"
- Wording updates to the headings of the Excluded Services & Other Covered Services charts
- Minor updates for the "Your Rights to Continue Coverage", "Your Grievance and Appeals Rights", "Does this plan provide Minimum Essential Coverage?", and "Does this plan meet the Minimum Value Standards?" sections
- Significant changes to the formatting and content of the coverage examples page, including addition of a new example ("Mia's Simple Fracture")
- Elimination of the "Questions and answers about the Coverage Examples" page

- New Uniform Glossary of Coverage and Medical Terms

The new SBC template, instructions, and Uniform Glossary of Coverage and Medical Terms are available on the Department of Labor's Employee Benefits Security Administration's [Summary of Benefits and Coverage and Uniform Glossary](#). Be sure to use the set materials listed "for use on or after 04/01/17."

2 Min Read

Author

[Jamie Weyeneth](#)

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A large, stylized, black letter 'W' is centered within a light gray rectangular box. The 'W' is composed of several thick, black strokes, giving it a modern, geometric appearance.

[Jamie Weyeneth](#)

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