
FEHB Program Carrier Letter

All FEHB Carriers

U.S. Office of Personnel Management
Healthcare and Insurance

Letter No. 2012-22

Date: 8/10/2012

Fee-for-Service [18] Experience-rated HMO [18] Community-rated [20]

SUBJECT: Summary of Benefits and Coverage (SBC) and Uniform Glossary

I. Introduction

This Carrier Letter provides information on the Affordable Care Act (ACA) Summary of Benefits and Coverage (SBC) and Uniform Glossary of Coverage and Medical Terms (Uniform Glossary). Under Section 2715 of the Public Health Service Act, created by Section 1001 of the Affordable Care Act, health insurers and group health plans will provide clear, consistent, and comparable information about health plan benefits and coverage to enrollees and potential enrollees in their plans. Specifically, the rules ensure consumers receive two key documents that will help them understand and evaluate their health insurance choices:

- A short, easy-to-understand SBC; and
- A Glossary of Health Coverage and Medical Terms (Uniform Glossary) that explains terms commonly used in health insurance coverage.

Federal Employees Health Benefits (FEHB) Program carriers are required to make SBCs and the Uniform Glossary available as described in this guidance and in the attached Frequently Asked Questions (FAQs).

The Department of the Treasury, the Department of Labor, and the Department of Health and Human Services (Departments) have published final regulations available at <http://cciio.cms.gov/resources/regulations/index.html>. An SBC and Uniform Glossary template, instructions for completing the SBC, example SBCs and other relevant guidance is available at <http://cciio.cms.gov/resources/other/index.html>.

II. Implementation

FEHB plans will implement the SBC in the following manner:

A. Plan Responsibilities

The FEHB plans must:

- produce their SBC(s) using the attached fillable SBC template and obtain review from their designated OPM contract specialist by September 14, 2012.
- post the plan's SBC and Uniform Glossary on their website by September 28, 2012.
- include OPM provided language communicating the availability of SBCs as set forth in Frequently Asked Questions (FAQs) #14.

- provide copies of the SBC and Uniform Glossary available upon request.
- provide translations of SBCs and Uniform Glossaries as required by the Departments' regulations.

B. OPM Guidance

OPM has attached the following documents to this Carrier Letter:

- fillable SBC template in Word format;
- Uniform Glossary;
- HHS guidance for inputting plan information into the SBC; and
- a set of Frequently Asked Questions regarding the SBC.

OPM will:

- provide carriers with language to include in their plans' Open Season packet and new enrollee packet that will explain the purpose of the SBC and Uniform Glossary and how the enrollee can obtain the documents.
- provide carriers with a 508 compliant template. While the Departments' regulations do not require plans to provide a 508 compliant SBC or Uniform Glossary, OPM strongly encourages plans to post 508 compliant versions of the SBC and Uniform Glossary on the plan websites.
- have the carriers' designated OPM contract specialist review the SBC for accuracy. The contract specialist will inform the carrier if the OPM review reveals inaccuracies; however OPM will not formally approve or withhold approval of the SBC. Each carrier is responsible for the accuracy of its plan's SBC.
- link to the plans' SBCs from OPM's FEHB website.

Please see the attached Frequently Asked Questions for more information on implementation for the FEHB Program.

For further guidance on ACA regulations, SBC, and Uniform Glossary, please see:

<http://cciio.cms.gov/resources/regulations/index.html> and

<http://cciio.cms.gov/resources/other/index.html#sbcug>. Please note that detailed instructions to complete the SBC and a calculator to help complete the coverage examples are available at that address as well.

If you have any questions about the requirements for the Affordable Care Act Summary of Benefits and Coverage and Uniform Glossary, please email Joel Warren at joel.warren@opm.gov.

Sincerely,

John O'Brien
Director
Healthcare and Insurance

Attachments:

Attachment 1: OPM provided fillable SBC template

Attachment 2: Uniform Glossary

Attachment 3: HHS guidance for inputting plan information into the SBC

Attachment 4: Set of frequently asked questions regarding the SBC