



# Coming Fall 2012: Summary of Benefits and Coverage (SBC)

Under the federal Affordable Care Act, health insurers and group health plans are required to provide an SBC to those who have private insurance. This regulation is intended to give members clear and consistent information about their health plan and a glossary of common health care terms, helping them better understand and evaluate their choices.

Beginning on or after September 23, 2012, we'll provide an SBC to self-funded and fully insured accounts upon renewal, application, request, and when material changes occur, at no additional charge. The SBC will only include a description of benefits that we insure or administer, and not a description of benefits that accounts delegate to another third-party insurer or administrator.

We will not provide an SBC for the following plans:

- Managed Blue for Seniors<sup>SM</sup>
- Medicare Advantage
- Medex<sup>®</sup>
- Dental and vision plans

We will continue to provide current benefit summaries for the plans listed above.

## SBC to Replace Current Summary of Benefits

With certain exceptions as noted above, we will no longer create the benefit summaries you are used to seeing. Instead, we will provide the new SBC. To help with the transition, we will maintain the current benefit summaries for one year.

## SBC Services (Beginning on or after September 23, 2012)

Account Type	Standard	Customized
Fully Insured	The SBC will be available electronically 60 days prior to the coverage effective date or the renewal date <b>OR</b> The SBC will be provided electronically within 7 business days of Blue Cross Blue Shield of Massachusetts receiving the request.	The SBC will be provided electronically within 7 business days of Blue Cross Blue Shield of Massachusetts receiving the confirmation of benefits content.
Self-Insured	The SBC will be provided electronically within 7 business days of Blue Cross Blue Shield of Massachusetts receiving the request.	The SBC will be provided electronically within 15 business days of Blue Cross Blue Shield of Massachusetts receiving the confirmation of benefits content.

If there are changes to your Blue Cross Blue Shield of Massachusetts plan(s) that necessitate updating the SBC, we'll provide a new one within 7 business days.

The glossary of common health care terms is available on our National Health Care website at [www.bluecrossma.com/national-health-care-reform](http://www.bluecrossma.com/national-health-care-reform).

Printed copies and translations of the SBC are available upon request for our accounts.

In accordance with the Affordable Care Act, interpreter services are available through Member Service for our members.

## Account Agreement Updates

In addition, we're amending account agreements to add information related to SBCs. We have outlined some of those changes below.

Account Type	Responsibilities and Legal Requirements
All Accounts	You will need to deliver a complete SBC and Glossary of Terms to each of your employees, plan participants, and beneficiaries participating in, or eligible for the Blue Cross Blue Shield of Massachusetts benefits plans offered.
Fully Insured Accounts	Under federal law, the insurer and the employer have an obligation to create and distribute the SBC to employees, plan participants, and beneficiaries. Again, we will create the SBC and provide a copy to accounts, who will then be responsible for distributing SBCs to plan participants and beneficiaries.
Self-Funded Accounts (administrative service contract)	The responsibility under the law to create and distribute the SBC lies with the employer, plan sponsor, or plan administrator; however, as a value-added service, we will create an SBC and provide a copy to accounts, who will then need to distribute SBCs to plan participants and beneficiaries.

## More Information to Come

Please visit [www.bluecrossma.com/national-health-care-reform](http://www.bluecrossma.com/national-health-care-reform) for updates as they become available.

