

## **Uniform Summary of Coverage**

### **ACA Provision**

The ACA stipulates in §1001 that the disclosure requirements under section 2715 of the Public Health Service Act are designed to help plans and individuals better understand their health coverage. Final Rules provide for a Uniform Summary of Coverage and a Uniform Glossary to be used by all health plans in describing coverage.

For new plans or plans renewed on or after September 23, 2012, insurance companies and group health plans must provide consumers with a concise document detailing, in plain language, simple and consistent information about health plan benefits and coverage. This summary of benefits and coverage document will help consumers better understand the coverage they have and, for the first time, allow them to easily compare different coverage options. It will summarize the key features of the plan or coverage, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions. People will receive the summary when shopping for coverage, enrolling in coverage, at each new plan year, and within seven business days of requesting a copy from their health insurance issuer or group health plan.

Insurance companies and group health plans will also be required to make available upon request a uniform glossary of terms commonly used in health insurance coverage such as “deductible” and “co-payment”.

### **Current Massachusetts Law/Regulations**

Current state laws require that carriers issue policies or evidences of coverage, but do not provide for a uniform format for benefits disclosure. The uniform summary of coverage does not appear to replace the materials required under state laws.

### **Questions for Carrier Feedback**

1. What would be the operational lead time necessary for carriers to develop the required summary of coverage?
2. What direction from the DOI regarding development of the summary of coverage and glossary?
3. How do carriers intend to show tiered and limited networks on the summary of coverage? What challenges are there in showing tiered or limited network plans?
4. Any other questions/comments with respect to the uniform summary of coverage and uniform glossary?