



Insurance Department

State of Utah

GARY R. HERBERT
Governor

GREG BELL
Lieutenant Governor

NEAL T. GOOCH
Commissioner

Bulletin 2012-5

TO: Health Insurers Offering Health Benefit Plans
FROM: Neal T. Gooch, Utah Insurance Commissioner
DATE: July 30, 2012
SUBJECT: **ACA Required Summary of Benefits and Coverage (SBC) and Uniform Glossary**

Beginning September 23, 2012, the Affordable Care Act will require health insurers to provide a summary of each major medical health plan's benefits and coverage, Summary of Benefits and Coverage and Uniform Glossary. The Summary of Benefits and Coverage (SBC) is a new, standardized plan comparison tool called "coverage examples." The coverage examples are meant to illustrate sample medical situations and describe how much coverage the plan would provide in an illustrated event. The Uniform Glossary defines commonly used terms in health insurance coverage, such as "deductible" and "co-payment." The purpose of this bulletin is to notify health insurers offering health benefit plans of the filing and retention requirements for these documents.

At this time, the Department will not require insurers to submit the Summary of Benefits and Coverage and Uniform Glossary as part of the filing process detailed in Rule R590-220, Submission of Accident and Health Insurance Filings. Insurers are to provide a unique form number and revision date on all documents in order to clearly identify the policy form to which the SBC is applicable.

An insurer shall maintain at its home or principal office a complete SBC in each policy form file. These form files shall be subject to regular and periodic inspection by this Department and shall be maintained for a period of five years from the date of last use.

More information on the Summary of Benefits and Coverage and the Uniform Glossary can be found here: <http://www.healthcare.gov/news/factsheets/2011/08/labels08172011a.html>.

If you have any questions regarding this bulletin, please contact Nancy Askerlund, Health and Life Division Director, by phone at 801-537-9293 or by email at naskerlund@utah.gov.

DATED this 30th day of July 2012,

Neal T. Gooch
Insurance Commissioner