

Agencies Issue Final Regulations for Health Plan Summary of Benefits and Coverage, Uniform Glossary

Article By:

Labor & Employment Group

On June 12, 2015, the Treasury Department, Internal Revenue Service, Employee Benefits Security Administration, and the **Center for Medicare and Medicaid Services** combined to release final regulations with changes to the summary of benefits and coverage (SBC) and uniform glossary that health plans must provide consumers under the **Affordable Care Act**.

However, the new SBC template and associated documents reflecting these final regulations are not expected to be finalized until January 2016. Until then, health plans may continue to rely on the templates provided with the 14th set of FAQs on ACA implementation issued on April 23, 2013.

Final Regulations

The final rules reflect the proposed regulations that were issued on December 23, 2014, largely without change. The proposed regulations streamlined the SBC content requirements, reducing the SBC template from four to two-and-a-half double-sided pages. The proposed regulations also made changes to the “uniform glossary” containing certain insurance terms. Of particular relevance to employer health plan sponsors, the regulations (i) outline a safe harbor framework for electronic delivery of SBCs and (ii) outline the requirements for providing an updated SBC when there is a change to the SBC’s content.

Effective Date

The final regulations will be effective August 17, 2015. The agencies anticipate that the new SBC template that will be issued in January 2016 will be used for plan years beginning on or after January 1, 2017 (including for open enrollment season periods that occur in the fall of 2016 for coverage beginning on or after January 1, 2017).

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