



Summary of Benefits and Coverage (SBC) Frequently Asked Questions (FAQs)

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The federal healthcare reform law, known as the Affordable Care Act (ACA), requires group health plans to provide enrolled and otherwise eligible individuals with a uniform, easy-to-read “Summary of Benefits and Coverage” (SBC) describing the benefits and limitations of coverage under each plan option. This SBC distribution requirement applies at each annual open enrollment and at certain other times. It is intended to help benefits-eligible employees, under age 65 retirees and COBRA beneficiaries compare their employer-provided medical plan benefit options with other available coverage options, such as those provided through “Health Insurance Marketplaces” (also referred to as “Exchanges”) under the ACA.

There are strict requirements regarding the content and distribution of SBCs. HealthTrust annually prepares an SBC for each of the HealthTrust medical plan options (including prescription drug coverage) currently offered by its Member Groups. We will provide the relevant SBC templates electronically to groups prior to the open enrollment period for their annual (January or July) renewal. **Each Group, as the employer, must distribute the applicable SBC(s) in either paper or electronic form to eligible employees, under age 65 retirees and COBRA beneficiaries beginning on the first day of the annual open enrollment period for their January or July renewal.**

Given that HealthTrust and you, as employer, have responsibilities to ensure compliance with these SBC distribution requirements, we will need to collaborate to succeed. The following FAQs are designed to answer some of the questions that have arisen about the SBC requirements. In addition, HealthTrust will periodically provide Member Groups with information on the SBC distribution requirements, including when HealthTrust provides SBCs to Groups prior to the open enrollment period for your annual renewal.

If you have questions about these FAQs or the SBC requirements, please contact your HealthTrust Benefits Advisor at 800.527.5001.

Disclaimer

These Frequently Asked Questions are provided for general informational purposes. They are not intended as and do not constitute legal advice. The information contained herein should not be relied upon or used as a substitute for consultation with legal, accounting, tax and/or other professional advisors. Questions regarding specific issues should be addressed to those advisors.