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# FEHB Program Carrier Letter

## All FEHB Carriers

U.S. Office of Personnel Management  
Healthcare and Insurance

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**Letter No. 2017 - 08**

**Date:** August 2, 2017

Fee-for-service [4]    Experience-rated HMO [4]    Community-rated HMO [7]

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### **SUBJECT: Summary of Benefits and Coverage (SBC) and Uniform Glossary**

#### **I. Introduction**

This Carrier Letter provides updated information on the Summary of Benefits and Coverage (SBC) and Uniform Glossary of Coverage and Medical Terms (Uniform Glossary), and it supersedes Carrier Letter 2012-22. Under section 2715 of the Public Health Service (PHS) Act, added by the Affordable Care Act (ACA), health insurance issuers and group health plans must provide clear, consistent, and comparable information about health plan benefits and coverage to enrollees and potential enrollees in their plans. Specifically, under the law, consumers must receive two key documents that will help them understand and evaluate their health insurance choices:

- A short, easy-to-understand SBC; and
- A Uniform Glossary that explains terms commonly used in health insurance coverage.

In order to implement the requirements of PHS Act section 2715, the Departments of Labor, Health and Human Services, and the Treasury (the Departments) have published final regulations available at <https://www.federalregister.gov/d/2015-14559>. An SBC template, Uniform Glossary, instructions for completing the SBC, sample completed SBCs and other relevant guidance are available at <https://www.cms.gov/ccio/Resources/forms-reports-and-other-resources/index.html>.

Federal Employees Health Benefits (FEHB) Program carriers must follow the Departments' regulations and guidance, except with regard to certain elements of the SBC template. The Office of Personnel Management has developed FEHB-specific language for the SBC template's disclaimer as well as the "Why this Matters", "Common Medical Event", "Your Rights to Continue Coverage", and "Your Appeal Rights" sections. Accordingly, in addition to the Departments guidance, FEHB carriers must also comply with the guidance in this Carrier Letter and the attached Frequently Asked Questions (FAQs).

## II. Implementation

### A. Plan Responsibilities:

The FEHB plans must:

- Comply with the guidance provided from the following sources: the Departments, this Carrier Letter, and the attached FAQs.
- Produce the updated SBC(s) using the attached revised fillable SBC template and obtain approval on the SBC(s) from the designated Health Insurance Specialist by September 15, 2017.
  - Note: Within the SBC template's *Important Questions* chart, we have included "Yes" responses in the *Answers* column, plus corresponding explanations in the *Why This Matters* column. However, if a plan needs to populate "No" responses and explanations, then a carrier should consult the Departments' "No" guidance<sup>1</sup>
- Post the plan's SBC and Uniform Glossary on their website by September 29, 2017
- Include OPM provided language communicating the availability of SBCs (see below)

### B. OPM Guidance

OPM has attached the following documents to this Carrier Letter:

- Fillable updated SBC template
- Uniform Glossary
- HHS guidance for inputting plan information into the SBC; and
- A set of Frequently Asked Questions regarding the SBC

OPM will:

- Provide carriers with language to include in their plans' Open Season packet and new enrollee packet that will explain the purpose of the SBC and Uniform Glossary and how the enrollee can obtain the documents.
  - Specifically, carriers must use the following Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information. Carriers must send it in paper form or by email at least 30 days in advance of the start of the calendar plan year:

**Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information**

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<sup>1</sup> Available at <https://www.cms.gov/CCIIO/Resources/Files/Downloads/why-this-matters-no-answers-final.pdf>

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options.

This plan's SBC is available on the internet at: [www.XXXX.com/SBC](http://www.XXXX.com/SBC). A paper copy is also available, free of charge, by calling 1-XXX-XXX-XXXX (a toll-free number).

To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit [www.opm.gov/insure](http://www.opm.gov/insure)

- Provide carriers with a 508 compliant template. While the Departments' regulations do not require plans to provide a 508 compliant SBC or Uniform Glossary, OPM strongly encourages plans to post 508 compliant versions of the SBC and Uniform Glossary on the plan websites
- Have the carriers' designated OPM Health Insurance Specialist review the SBC for accuracy
- The Health Insurance Specialist will inform the carrier if the OPM review reveals inaccuracies; however, OPM will not formally approve or withhold approval of the SBC. Each carrier is responsible for the accuracy of its plan's SBC
- Link to the plans' SBCs from OPM's FEHB website

Please see the attached Frequently Asked Questions for more information on updated implementation for the FEHB Program. For further guidance on ACA regulations, SBC, and Uniform Glossary, please see <https://www.cms.gov/ccio/Resources/forms-reports-and-other-resources/index.html>. Please note that detailed instructions to complete the SBC and a calculator to help complete the coverage examples are available at that address as well.

If you have any questions about the requirements for the SBC and Uniform Glossary, please email your Health Insurance Specialist.

Sincerely,

Alan P. Spielman  
Director, Healthcare and Insurance

**Attachments:**

Attachment 1: SBC Template for FEHB Plans

Attachment 2: Uniform Glossary

Attachment 3: Instructions for Completing the SBC – Group Health Plan Coverage

Attachment 4: Frequently Asked Questions about SBCs