

Publications

Agencies Issue Final Rule Amending Summary of Benefits and Coverage Requirements

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PUBLISHED

07/08/2015

SERVICES

On June 16, 2015, the Departments of Health and Human Services, Labor and Treasury (the Agencies) jointly published a final rule amending current guidance governing Summaries of Benefits and Coverage (SBCs) (Final Rule). 80 Fed. Reg. 34292. This rule finalizes the guidance issued in the Agencies proposed rule dated December 30, 2014 (Proposed Rule). For additional information on the Proposed Rule, please consult our February 19, 2015 client alert.

While the rule primarily codified previous guidance and FAQs related to SBCs, and we expect that the biggest changes related to SBCs will be seen when the Agencies finalize the template and instructions, issuers in particular are subject to new requirements under the rule, including a requirement to post the actual certificates of coverage. Entities that rely upon others to provide the SBC now also have a duty to monitor that performance. Please see the attached memo for further information.

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