



Health Plan Summary of Benefits and Coverage Announcements



Dear Tribal
Leader Letter



SBC AI/AN Zero Cost
Sharing Template



SBC AI/AN Limited
Cost Sharing Template

On July 13, 2016, CMS released sample completed SBCs for a limited cost sharing plan and a zero cost sharing plan. As with the other SBC documents, these documents will be posted to the CCIO website and shared with issuers as a reference tool. In particular, we note a number of additions to the sample completed SBC for the limited plan variation. That sample completed SBC shows the cost sharing the consumer would be responsible for at an Indian Health Care Provider (IHCP) or a non-IHCP. The SBC also explains under the limitations, exceptions, and other important information section that if a consumer goes to an out-of-network provider that charges more than the allowed amount the consumer may have to pay the difference (often referred to as balance billing).

Lastly, the instructions to the new SBC template released on April 6, 2016 directs issuers to include language below the coverage examples in the limited cost sharing plan variation SBC to explain that the examples assume that the patient is receiving care from an IHCP provider or with an IHCP referral at a non-IHCP. This language also explains that the consumer's costs may be higher if care is received from a non-IHCP provider without a referral from an IHCP. In addition, on July 1, 2016 we released the translated SBC and glossary in four additional languages: Chinese, Spanish, Tagalog, and Navajo (oral and written).