

# Health New England (HNE) Summary of Benefits and Coverage (SBC)



## *Frequently Asked Questions*

Here are a few answers to frequently asked questions about the new SBCs:

### **Q. What is an SBC?**

**A.** The SBC is an overview of your health plan insurance coverage, including your cost sharing amounts (deductibles, copayments, and coinsurance), and any exclusions or limitations to your coverage. The SBC also includes two examples of what a typical health expense might cost. Included in the SBC are answers to questions about your maximum out-of-pocket costs, annual limits, and other important aspects of your coverage.

### **Q. Why am I receiving an SBC?**

**A.** As part of the Affordable Care Act (ACA), sometimes referred to as federal healthcare reform, the government now requires all health insurers to issue SBCs. They are intended to be a simple, easy-to-read complement to the existing documentation of your coverage that we send you already.

### **Q. Will the new SBC replace the current Chart of Benefits in my Membership materials?**

**A.** No. We will continue to supply you with Charts of Benefits which contain more information and greater detail than the SBC.

### **Q. I am switching to a new plan. Why am I receiving the SBC for my current plan?**

**A.** The government requires health insurers to provide their members with a copy of the SBC for their current plan prior to plan renewal or upon request. If you are interested in receiving SBCs for other plans, please contact your employer.

### **Q. If my plan coverage changes, will I receive an updated SBC?**

**A.** You'll receive an SBC every year before your plan renewal date. If your plan changes during the year, HNE will notify you in writing 60 days before the effective date of the change.

### **Q. Are the coverage examples for "Having a Baby" and "Managing Type 2 Diabetes" accurate representations of what it would cost me to use these services?**

**A.** These examples are based on payment codes provided by the government and built into our claims system. They show the Deductibles, Copays, Coinsurance, and Limits or Exclusions for your plan. They are not actual cost estimates. They are examples only, to give you an idea of what your costs would look like. Your care and its cost may be different from those indicated in the examples.

If you have additional questions, please call HNE Member Services at: 413.787.4004 or toll-free at 800.310.2835