



## . . . Health Care Reform

### More Guidance on SBCs

Guidance on the Summaries of Benefits and Coverages (“SBCs”) is coming at a very rapid rate because:

- SBCs will apply to nearly all plans, and
- Effective dates begin in September, which is an aggressive deadline at best.

In the past month, HHS has published additional guidance in the form of both the Final Regulations and FAQs addressing complex issues. To keep you up to date, Tom Graves has written two detailed articles on these new rules.

The article on the Final Regulations can be found at:

[http://www.haynesbenefits.com/admin/uploads/2012.04.30%20\\_Final%20SBC\\_.pdf](http://www.haynesbenefits.com/admin/uploads/2012.04.30%20_Final%20SBC_.pdf)

and the article on the FAQs can be found at:

<http://www.haynesbenefits.com/admin/uploads/2012.05.14%20FAQs%20About%20SBC.pdf>.

We will continue to keep you up to date as new guidance is issued and the effective dates near.

Dated: May 17, 2012