



Summary of Benefits and Coverage (SBC) Materials



Announcement of Updates to the Summary of Benefits and Coverage (SBC) Template, Calculator, and Related Materials

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Updates to the 2021 SBC Materials

- On February 3, 2020, the Departments of Health and Human Services, Labor, and the Treasury released updated versions of the 2021 Summary of Benefits and Coverage (SBC) Template and related materials following the identification of minor formatting issues, typographical errors, and inconsistencies across documents.
- These versions replace the versions released on November 7, 2019.
- These updates ensure consistency across 2021 SBC materials and do not impact SBC guidelines and instructions.

Updates to the 2021 SBC Materials

- Group health plans and health insurance issuers will be required to use the updated 2021 SBC template and associated materials beginning on the first day of the first open enrollment period for any plan years (or, in the individual market, policy years) that begin on or after January 1, 2021, with respect to coverage for plan or policy years beginning on or after that date.

SBC Links

- To view the updated SBC template and associated materials, updated Guide, Narratives, and Calculator for coverage examples, and Uniform Glossary:
<https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources>.
- To view the FAQ, which provide more information on the updates made through this release and the applicability date of the changes:
<https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/>
- For more questions, email SBC@cms.hhs.gov