

# Summary of Benefits

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# Summary of Benefits – Purpose

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To summarize for potential enrollees benefits and cost-sharing offered by a Plan in an accurate, clear, and user-friendly format

# Summary of Benefits – History

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- The Summary of Benefits (SB) was previously tied to the Plan Benefit Package (PBP)
- Automatically generated by the PBP and available on Health Plan Management System (HPMS)

# Polling Question 1

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Have you requested SB hard copy change requests in the past?

- A. Yes
- B. No

# What Changed and Why?

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- Industry feedback
  - Distributed only because it is required
  - Useful to train staff on benefits, but not for its intended purpose
  - Organizations produce their own “Benefit Highlights” documents

## Polling Question 2

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Did you use a summary document like a “Benefits Highlight” rather than or in addition to the SB this year?

- A. Yes
- B. No

# What Changed and Why? (cont.)

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- Consumer testing
  - Showed “Original Medicare” misunderstood
  - Beneficiaries struggled to identify purpose clearly
  - Identified user-friendly format
  - Identified core elements

# Goals – New Summary of Benefits

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- New SB Guidance for CY 2017
  - Provides additional flexibility to Plans
  - User-friendly format
  - Includes core elements
  - Still allows for Plan-to-Plan comparison



# Retrospective Review

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- Retrospective review is in process
- Sampling Methodology
  - Total of 191 parent organizations will be reviewed
  - Reviewing one SB for each parent organization

# Retrospective Review (cont.)

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- Concerns
  - Required order of the data elements is not being followed
  - Inaccurate cost-sharing displayed
  - Incorrect submission code used

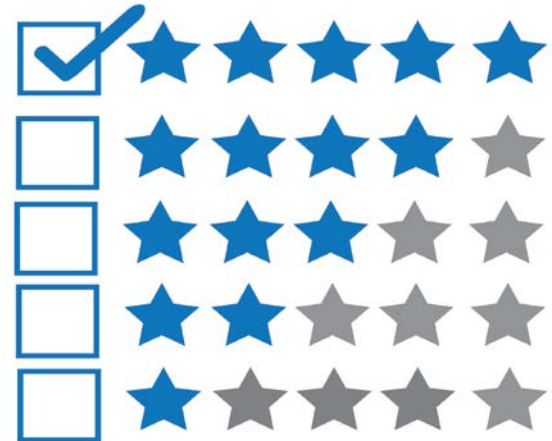
# Retrospective Review (cont.)

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- Unformatted documents
- Plans failed to take out “< >” when filling in cost share amounts
- Track changes in the document
- Ensure the document uploaded into HPMS is the final document that is being used

# Summary of Benefits CY 2018

- Requirements included in the Medicare Marketing Guidelines
- Some minor tweaks



# SB Requirements CY 2018 – New!

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- What is New?
  - Addition of “outpatient hospital coverage” after “inpatient hospital coverage”
  - Include extra premium for optional supplemental benefits
  - Label the document as “Summary of Benefits”

# Contact?

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- Account Manager/Marketing Reviewer
- Mailbox at: [Marketing@cms.hhs.gov](mailto:Marketing@cms.hhs.gov)