Uniform Glossary

The Summary of Benefits and Coverage (SBC) final regulations require group health plans and health insurance issuers to provide the Uniform Glossary in a common format and use terminology that is understandable by the average plan enrollee or individual covered under an individual policy.

The Uniform Glossary includes many commonly used health coverage and medical terms, but isn’t a full list. These terms and definitions are intended to be educational and may be different from the terms and definitions for a plan. Some of these terms might not have exactly the same meaning when used in a policy or plan, and in any such case, the policy or plan governs. The glossary may not be modified by plans or issuers.

Examples of insurance-related terms to be defined are: co-insurance, co-payment, deductible, excluded services, grievance, appeal, non-preferred provider, out-of-network co-payment, out-of-pocket limit, preferred provider, premium, and UCR (usual, customary and reasonable) fees.

Examples of medical terms to be defined are: durable medical equipment, emergency medical transportation, emergency room care, home health care, hospice services, hospital outpatient care, hospitalization, physician services, prescription drug coverage, rehabilitation services, and skilled nursing care.

How to Access the Uniform Glossary

The Uniform Glossary may be reviewed and obtained at the following websites: The Center for Consumer Information & Insurance Oversight (CCIIO) at www.cciio.cms.gov, U.S. Department of Labor at www.dol.gov/ebsha/healthreform, and www.healthcare.gov. Paper copies of the Uniform Glossary are also available upon request.

Written Translation of the Uniform Glossary

Plans and issuers are also required to provide notices in a culturally and linguistically appropriate manner. This includes providing access to written translation of the Uniform Glossary in Spanish, Tagalog, Chinese, and Navajo for certain geographic areas. HHS will provide written translation of the Uniform Glossary in the above listed languages at the following websites: www.cciio.cms.gov and www.dol.gov/ebsha/healthreform.