

Language Literacy Requirements for Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) final regulations require that the SBC be provided in a culturally and linguistically appropriate manner. A plan or issuer satisfies this requirement by following the rules for providing notices with respect to claims and appeals. Under those rules, plans and issuers must provide notices in a culturally and linguistically appropriate manner when 10 percent or more of the population residing in the claimant's county are literate only in the same non-English language, as determined based on American Community Survey Data published by the U.S. Census Bureau. In addition, in such counties, English versions of the SBC must disclose the availability of language services in the relevant language. The Culturally and Linguistically Appropriate Services (CLAS) 2016 County Data can be accessed at the CCIIO website: www.cms.gov. The list includes all counties that meet or exceed the 10 percent threshold and will be updated annually.

Currently, language literacy requirements include the following languages: Spanish, Chinese, Tagalog and Navajo. HHS will provide translated SBC templates and Uniform Glossaries in the above listed languages at the CCIIO website: www.cms.gov. HHS may also make these materials available in other languages to facilitate voluntary distribution of SBCs to other individuals with limited English proficiency.

Effective Date

- ▶ **For disclosures to members of group health plans** – For delivery to members of group plans with open enrollment periods, effective the first day of the first open enrollment period that began on or after September 23, 2012; for delivery to members that enroll other than through an open enrollment period (including special enrollees), effective the first day of the first plan year that began on or after September 23, 2012.
- ▶ **For disclosures by issuers to group health plans** – Effective on or after September 23, 2012.
- ▶ **For disclosures in the individual market** – Effective on September 23, 2012.

Other UnitedHealthcare Multilingual Support Resources

- ▶ www.uhclatino.com
Latino Health Solutions
- ▶ www.uhcasian.com
Asian American Markets
- ▶ www.uhc.com/generations-of-wellness
Generations of Wellness®
(African Americans)

The content provided is for informational purposes only and does not constitute medical advice. Decisions about medical care should be made by the doctor and patient. Always refer to the plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of the health plan ID card. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or its affiliates. This communication is not intended, nor should it be construed, as legal or tax advice. Please contact a competent legal or tax professional for legal advice, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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