



# *The Affordable Care Act:* Summary of Benefits and Coverage

Under the Affordable Care Act, all health insurers and group health plans are required to provide consumers with a Summary of Benefits and Coverage (SBC). The SBC is a description of the benefits and health coverage offered by a particular plan.

Accordingly, as outlined in the attached Summary of Benefits and Coverage Notice to Policyholder, beginning on the first day of the open enrollment period for the Policy Renewal Date, BCBSIL will provide the SBC to employer groups so that they are able to promptly distribute the SBC to participants and beneficiaries.

Brokers and Group Administrators can use the SBC Tool to search, download and email Standard Plan SBCs. Please see the back of this card for instructions.



**Follow these steps to create a Summary of Benefits and Coverage (SBC):**

1. Log in to Blue Access for Employers (BAE)<sup>SM</sup> or Blue Access for Producers (BAP)<sup>SM</sup>
2. Click the appropriate link to access the SBC Tool
  - a. For BAE, click **Account Summary** link on the left to expand; Select **Health Plans** then click Display and select the **View Standard Plan SBC Tool** link
  - b. For BAP, click **Products & Forms** on the left; click on the **Summary of Benefits and Coverage** link on the right
3. Follow these steps to find and customize an SBC:
  - a. Select the appropriate state in the Corporate Entity field (required). Click the **Search** button to display available SBCs.
  - b. To narrow search results, you can enter values in **Product Type Display , Plan ID, Plan Description and/or Language Fields** (Search is case sensitive)
  - c. Once SBC is selected, click the blue hyperlink in the Product Type column. The row will highlight green to indicate it has been selected.
  - d. Click **Next Step**
  - e. Enter Plan Effective Date & Plan Ending Date using the following formats:
    - English: MM/DD/YYYY or
    - Spanish: DD/MM/YYYY
  - f. Click **Coverage For** and select appropriate value
  - g. Click **Generate Proof**
  - h. Customized SBC will be displayed in draft form (“PROOF” watermark)
  - i. Proof your SBC.
  - j. If changes required, click **Make Changes**. You will return to Customize SBC screen
  - k. If the SBC is correct, click **Generate Final Copy**
  - l. For the final SBC, there are two options for distribution:
    - i. For a single recipient, the customized SBC can be emailed from the system. If applicable, remember to change the default email to the intended recipient’s email and click Send
    - ii. For multiple recipients, the customized SBC should be saved to your hard drive and then emailed.
  - m. To send the SBC to another recipient, clear the field and enter a new address and click **Send**
4. To customize a different SBC, click **Create Another**
5. When completed, click the **Logout** menu item at the top of the screen.

**Reminder – always create a new customized SBC for each request to ensure the most up-to-date material is being distributed**

**Note:** If the group health plan makes a plan change, an updated SBC can be retrieved using the same process.

**Technical Assistance**

If you need assistance while using the SBC Tool, please call (855) 756-4448.