

## Summary of Benefits and Coverage

### What To Look For in Your Health Insurance Summary

Health insurance plans can be complicated, but the right tools can help you understand what they cover and how much you'll pay when you need health care services. The Summary and Benefits and Coverage (SBC) is one of those tools. It helps when you're shopping for a health plan or when you want to better understand the plan you have. The SBC is a short list of benefits and deductibles, co-pays, and coinsurance amounts (cost-sharing). SBCs for different plans are laid out in the same way to make it easy for you to compare one with another. And the SBC can help you avoid surprise health care bills by explaining your plan and what your costs will be ahead of time. Your health insurance provider or your employer can provide you with your SBC.

#### TOP CONSIDERATIONS

An SBC is usually available when you shop for a health plan on your own or through work, or when you renew or change your plan. If you can't find an SBC for your plan, ask the insurer, your agent or your employer for one. Just remember, short-term health plans aren't required to give you an SBC. A short-term plan is one that only covers you for less than 12 months and doesn't have to provide minimum benefits or cover you for preexisting health conditions.

#### THINGS YOU SHOULD KNOW

Remember, your Summary of Benefits and Coverage is just that—a summary. If you need more details, contact the health insurance provider.

Your SBC will contain information about your plan type, the coverage period of the plan, and whether it's an individual or family plan. The SBC provides coverage examples that show you what the plan would cover in common medical situations like diabetes care and childbirth. An SBC will tell you what is not covered under your plan. This information all varies by provider, so you can compare SBCs from multiple plans to see their differences.

#### TOP THREE THINGS TO REMEMBER

- Information on your insurance card about your plan and your cost-sharing can help you figure out what your out-of-pocket costs will be. You can also find more information to help you on the SBC.
- Insurance providers and employer-sponsored health plans are required to provide an SBC and a uniform glossary of terms used in health coverage and medical care.
- You can review a sample of an SBC at <https://www.healthcare.gov/health-care-law-protections/summary-of-benefits-and-coverage/>.

#### MORE INFORMATION

If you have insurance-related questions or concerns, contact the Department of Insurance Consumer Affairs Division at 1-877-564-7323. Additional insurance information is available on the Department of Insurance website at [www.doi.nebraska.gov](http://www.doi.nebraska.gov).