

COMMONWEALTH OF VIRGINIA

JACQUELINE K. CUNNINGHAM
COMMISSIONER OF INSURANCE
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE



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July 9, 2012

Administrative Letter 2012- 08

TO: All Insurers Licensed to Write Accident and Sickness Insurance, all Health Services Plans and all Health Maintenance Organizations Licensed in Virginia and all Interested Parties

RE: Summary of Benefits and Coverage and Uniform Glossary

Effective September 23, 2012, subject to certain exceptions identified in the federal law and regulations, all carriers issuing comprehensive major medical coverage are required under the federal Patient Protection and Affordable Care Act (PPACA), to provide to consumers *Summary of Benefits and Coverage* and *Uniform Glossary forms*. Links to the prescribed content, format and overall presentation of both forms, along with links to related information concerning the forms' use, may be found on the Centers for Medicare and Medicaid Services' Center for Consumer Information and Insurance Oversight (CCIIO) website at <http://cciio.cms.gov/resources/other/index.html#sbcug>. All carriers are responsible for reviewing this information and ensuring their ongoing compliance with all applicable requirements associated with the use of these forms.

The purpose of this administrative letter is to provide carriers with guidance and clarification concerning form filing requirements and general regulatory enforcement in Virginia in connection with these forms.

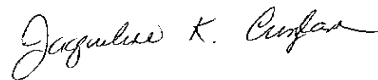
These forms presented *in their exact prescribed format and content* are exempt from form filing and approval requirements. Therefore, carriers who use these forms with no modifications to their prescribed content and format will not be required to submit them to the Commission for prior approval or filing.

In accordance with Virginia Code § 38.2-3446, the Bureau will, through its market conduct examinations and its investigations of consumer complaints, review carriers' use of these forms to ensure they are being provided to consumers in both manner and format consistent with applicable requirements. Carriers found to have either failed to provide the forms or to have provided forms that are inconsistent in any way with their prescribed format and/or content, will be subject to regulatory action in accordance with Virginia Code §§ 38.2-218 and 38.2-219.

Questions or requests for clarification regarding this letter should be directed to:

Mary Ann Mason
Supervisor, Forms and Rates Section
Life and Health Division
804-371-9348
Maryann.mason@scc.virginia.gov

Sincerely,

A handwritten signature in cursive script that reads "Jacqueline K. Cunningham".

Jacqueline K. Cunningham
Commissioner of Insurance