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March 1, 2016

Submitted Electronically OIRA_submission@omb.eop.gov.

Office of Information and Regulatory Affairs
Attn: OMB Desk Officer for DOL-EBSA
Office of Management and Budget
Room 10235, 725 17th Street, N.W.
Washington, DC 20503; by Fax: 202-395- 5806 (this is not a toll-free number); or by email:

RE: OMB Control Number 1210-0147

Ladies and Gentlemen:

Recently the Departments of Health and Human Services, Treasury and Labor released a proposed revised template for the Summary of Benefits and Coverage (SBC), giving the public 30 days to comment before these changes are finalized.

I respectfully request that the agencies take this opportunity to address SBCs provided for a Health Reimbursement Arrangement (HRA).

In the March 12, 2012 FAQs About Affordable Care Act Implementation Part VIII, Q2, the Departments stated:

"In addition to the general approach to implementation, in the instructions for completing the SBC, we stated: "To the extent a plan's terms do not reasonably correspond to these instructions, the template should be completed in a manner that is as consistent with the instructions as possible, while still accurately reflecting the plan's terms. This may occur, for example, if a plan provides a different structure for provider network tiers or drug tiers than is represented in the SBC template and these instructions, if a plan provides different benefits based on facility type (such as hospital inpatient versus non-hospital inpatient), in a case where a plan is denoting the effects of a related health flexible spending arrangement or a health reimbursement arrangement, or if a plan provides different cost sharing based on participation in a wellness program."

We are a third party administrator for HRA plans. Medical coverage may be administered by another party and often we do not know if the medical carrier addresses the HRA on the medical plan SBC. A separate SBC for the HRA plan may need to be provided.

Compliance assistance is a high priority for the Departments and for our HRA groups. To best assist us in providing compliance advice to our HRA plans, please address this in the new instructions for completion of the SBC.

Guidance would be appreciated for adapting the SBC to an HRA plan.

Sincerely,

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