

FOR MORE INFORMATION, CONTACT:

Steve Weiss or Alissa Crispino

American Cancer Society Cancer Action Network

Phone: (202) 661-5711 or (202) 661-5772

Email: [Steve.Weiss@cancer.org](mailto:Steve.Weiss@cancer.org) or [Alissa.Crispino@cancer.org](mailto:Alissa.Crispino@cancer.org)

## Regulation Gives Consumers and Patients Critical Information About Health Benefits

Washington, D.C. -- February 9, 2012 -- The administration today issued a final rule that defines the standard information that health insurers must provide to consumers about the benefits offered in their plans. Following is a statement from Stephen Finan, senior director of policy at the American Cancer Society Cancer Action Network (ACS CAN). Finan is also a consumer representative to the National Association of Insurance Commissioners. His statement follows:

"Nearly two years ago, Congress passed legislation directing health insurers to give patients and consumers clear, concise and timely information about their health benefits. The regulation released today will greatly benefit consumers by requiring insurers to provide clear and comprehensible information to help them better understand their coverage options.

"The law requires insurers to provide consumers a brief, straightforward Summary of Benefits and Coverage (SBC) that includes real-world examples, such as how much a health plan would cover for someone expecting a baby or managing diabetes. ACS CAN strongly supports adding additional examples in the future, such as a plan's coverage for someone diagnosed with cancer. No wonder it is one of the most popular provisions of the Affordable Care Act, given that consumers wanting information about their health plan currently must pore through documents that are often difficult to obtain and virtually impossible to comprehend.

"At last, patients will finally receive comprehensible and necessary information to make the best decision about coverage for themselves and their families. The rule delays implementation by six months, but it ensures that most consumers will have this important information in time to make coverage decisions during this year's open enrollment period.

"Consumer testing has shown that stricter disclosure requirements would be effective in empowering consumers to compare plans and choose the health coverage that is best for them. Greater transparency will also help to build trust between patients and their health plans. Cancer patients, survivors and their families are now in a far better position to make important decisions about their health coverage.

"ACS CAN, together with AARP, the American Diabetes Association, American Heart Association and Consumers Union, sent a letter to the president last month, urging strong implementation of the SBC provision to improve the quality of information patients and consumers can access about their health coverage option. For a copy of the letter, visit: <http://bit.ly/Atyth3>. Additionally, ACS CAN volunteers sent more than 3,000 communications to the White House encouraging the administration improve transparency for consumers.

"ACS CAN continues to advocate for implementation of the law's patient protections in ways that work best for those affected by cancer."

ACS CAN is the nonprofit, nonpartisan advocacy affiliate organization of the American Cancer Society, dedicated to eliminating cancer as a major health problem. ACS CAN works to encourage lawmakers, candidates and government officials to support laws and policies that will make cancer a top national priority. ACS CAN gives ordinary people extraordinary power to fight cancer. For more information, visit [www.acscan.org](http://www.acscan.org).

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