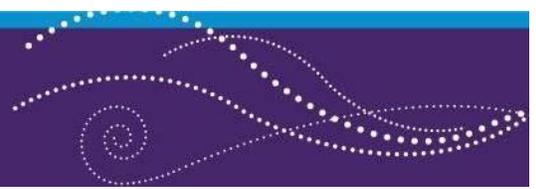


- Complex, non-standardized, and often incomprehensible information on benefits and costs associated with health care coverage diminishes the ability of providers and their patients to identify optimal treatment programs and interferes with the ability of businesses and consumers to make informed decisions among available coverage options;
- Section 2715 of the Affordable Care Act (ACA) provides a remedy for this lack of transparency by requiring information on costs and covered benefits to be available to consumers in a clear, standardized format;
- Final rules for the Section's implementation were issued in February 2012 and address many of the ACA's requirements and provide opportunities for future modifications;
- Businesses will be able to use standardized benefit and cost information to select health coverage that is appropriate for their employee population and provide employees with much needed clear and useful information about their health care choices;
- According to a Deloitte survey of more than 2,000 consumers, many employees are unaware of their benefit options. One in four respondents believe they selected the wrong level of insurance coverage or benefits they didn't need, and 16 percent felt confident they had not made mistakes during the enrollment process;
- In addition, it is also critical that providers have access to clear, accurate, and easily comparable, information about patients' health benefits and formulary provisions;
- When patients and providers both have this information available, it enhances the patient/provider interaction and decision-making process because it is known in advance which treatments will be covered;
- Patients can start treatments and maintain adherence to treatment regimens, confident that by doing so, they will not incur unexpected financial obligations and hardship;
- Businesses must have access to full, standardized information about coverage options for employees and provide that information in a clear, understandable way to enhance the ability of employees to make informed coverage choices;



- Providers must have access to full, transparent information about treatment and formulary coverage for each patient in order to ensure that patient preferences and constraints are considered and optimal treatment decisions are made;
- Individual consumers must have complete, standardized information about health care coverage in order to fully understand their coverage options, be effectively involved in their own health care, and make informed plans that balance treatment options and financial requirements when medical needs arise.