

Summary of Payments: A New Format For Members To View Claims

Back in April 2017, Massachusetts DOI [issued a bulletin](#) requiring fully-insured commercial carriers develop a Common Summary of Payments form (SOP). The new requirements were effective 4/1/18 after the DOI extended the 2/1/18 effective date.

The SOP provides for standardized formatting and naming conventions to make the content more member friendly and requires the document be issued at the member level. Other consumer protections were included in the DOI bulletin. Such as: , masking of sensitive services, and the ability for members to request suppression or an alternative format of the SOP.

The SOP, per the DOI guidance, must include all claims, including those with no cost-share, and be sent out at least quarterly.

While carriers can use their EOB to satisfy these SOP requirements, they do not have to do so. Tufts Health Plan, for example, is currently planning on creating a new quarterly SOP that will be available on the member portal on 7/1/18. Our EOB template will be updated to align with the SOP formatting and content requirements, but will continue to exclude certain claims (i.e. those with no cost-share).

We understand from some recent inquiries that some of your clients are seeing a large increase in the number of EOBs members are receiving. It may be too soon for it to be related to the DOI bulletin; however, it could be that some carriers are now issuing EOBs for all claims, where before they were excluding those claims without cost-share.

Lastly, there was also legislation recently passed on EOBs which largely aligns with the DOI requirements and is effective 6/1.