



Are You Using "Culturally Appropriate" Language?

Insights

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The Patient Protection and Affordable Care Act (PPACA) requires group health plans to distribute four-page plan summaries to enrollees. These Summaries of Benefits and Coverage (SBCs) are subject to a "culturally and linguistically appropriate" standard, meaning that when the SBC is distributed to an enrollee at an address in a county where, according to the federal government, at least 10% of the citizens are fluent only in the same non-English language, the summary must include a prominent offer of language assistance in that non-English language.

Non-grandfathered plans must also satisfy this culturally and linguistically appropriate standard with respect to the plan's claims and appeals process.

The offer of language assistance need only be a single sentence, but it must clearly indicate how to access the language services provided by the plan. In addition, the plan must provide oral language services (such as a telephone number) that include answering questions about the document in the relevant non-English language and must supply a copy of the document in the relevant non-English language, upon request.

For a list of affected counties, by state, see the [HHS website](#).