



LISI CARRIERS' ACA TAXES & FEES OVERVIEW

	HEALTH INSURANCE PROVIDERS FEE (HIF)	PATIENT-CENTERED OUTCOMES RESEARCH INSTITUTE FEE (PCORI) ¹
	2014 FORWARD	SEPTEMBER 2012–OCTOBER 2019
Purpose	To help fund federal and state Exchanges.	To fund research that evaluates and compares health outcomes, clinical effectiveness, risks and benefits of medical treatments and services.
Applies To ²	Fully Insured plans <i>(includes standalone dental and vision plans)</i>	Fully Insured & Self Funded plans <i>(excludes standalone dental and vision plans)</i>
Who Pays	Insurers Fee Waived for 2017 calendar year.	Fully Insured plans: Insurers Self Funded plans: Employers <i>(Insurers are not allowed to pay the fee on the employers behalf)</i>
Tax Implications	Tax deductible.	Tax deductible.
Fee	The amount is determined by the market share of the health insurance issuer. The total annual amount of the Industry Fee starts at \$8 billion in 2014, and increases to \$14.3 billion in 2018. Beyond 2018, the total annual fee amount will increase in direct proportion to the growth in health insurance premiums.	The amount of the fee is equal to the average number of lives covered during the policy/plan year multiplied by the applicable dollar amount for the year. Policy/plan years ending after September 30, 2016, and before October 2017 : \$2.26. Policy/plan years beginning October 2017 and before October 2019, the applicable dollar amount is further adjusted to reflect inflation in National Health Expenditures, as determined by the Secretary of Health and Human Services.
Fee Due Date	No later than September 30th of the following calendar year.	No later than July 31st of the calendar year immediately following the last day of the plan year. <i>Example: The 2017 fee must be paid by July 31, 2018.</i>

¹ Also referred to as the Comparative Effectiveness Research Fee (CERF).

² Visit the [IRS website](#) for additional information.



FULLY INSURED GROUPS <i>(Applies to Health Insurance Providers and Patient-Centered Outcomes Research Institute Fees*)</i>		
	FEE COLLECTION	NOTES
Aetna	Fees included in group premium.	-
Ameritas Group	Fees included in group premium.	-
Anthem Blue Cross	Fees included in group premium.	-
Blue Shield	Fees included in group premium.	Taxes & Fees are excluded from broker commission.
CalCPA	Fees included in group premium.	-
CaliforniaChoice®	Fees included in group premium.	-
California Dental Network (CDN)	N/A	No plans to collect and but may re-evaluate at a later date.
Chinese Community Health Plan	Fees included in group premium.	-
Cigna	Fees included in group premium.	-
CoPower	Fees included in group premium.	-
Covered CA SHOP	Fees included in group premium.	-
Health Net	Fees included in group premium.	Taxes & Fees are excluded from broker commission.
Kaiser Permanente	Fees included in group premium.	-
MediExcel	Fees included in group premium.	-
MetLife	N/A	No plans to collect and but may re-evaluate at a later date.
Premier Access	Fee will be absorbed by Premier Access. Groups are not charged.	Applies to new and existing business.
Principal	Fees included in group premium.	-
Reliance Standard	N/A	No plans to collect.
Sharp Health Plan	Fees included in group premium.	-
Sutter Health Plus	Fees included in group premium.	-
TriNet PEO	Fees included in group premium.	-
UnitedHealthcare (2-99)	Fees included in group premium.	-
UnitedHealthcare (Large Group 100+)	Fees listed as a separate line item on the group bill.	-

* Standalone dental and vision plans are only subject to the Health Insurance Providers fee.



SELF INSURED GROUPS	
PATIENT-CENTERED OUTCOMES RESEARCH INSTITUTE FEE (PCORI)	
Aetna	Employers are responsible for determining their fee responsibility. Employers must file Form 720 and pay the fee directly to the IRS.
Anthem Blue Cross	Employers are responsible for determining their fee responsibility. Employers must file Form 720 and pay the fee directly to the IRS.
Cigna	Employers are responsible for determining their fee responsibility. Employers must file Form 720 and pay the fee directly to the IRS. Upon request, at no additional cost, Cigna will provide reporting to help employers determine average covered lives.
Health Net	Employers are responsible for determining their fee responsibility. Employers must file Form 720 and pay the fee directly to the IRS.
UnitedHealthcare	Employers are responsible for determining their fee responsibility. Employers must file Form 720 and pay the fee directly to the IRS.

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CONTACT ANY OF OUR FULLY-STAFFED OFFICES:

San Mateo ▪ Sacramento ▪ Fresno ▪ Los Angeles ▪ Orange ▪ San Diego
866.570.LISI (5474) ▪ WWW.LISIBROKER.COM