

ACA Fees and Taxes Overview

ACA Provision	Effective Date	Duration	2018 Fee/Tax	2019 Fee/Tax	Segment	
					Fully Insured	Self-Funded
Patient-Centered Outcomes Research Institute (PCORI)	September 30, 2012	Temporary 2012-2019	\$2.39 PMPY*±	\$2.45 PMPY*±	✓	✓
Health Insurer Fee	January 1, 2014	Permanent	% premium dependent upon when the group renews**: Q1: 1.1% HMO & 3.4% PPO Q2: 1.1% HMO & 3.4% PPO Q3: .46% HMO & 1.4% PPO Q4: .19% HMO & .56% PPO	% premium dependent upon when the group renews**: Q1: .09% HMO & .28% PPO Q2: .37% HMO & 1.12% PPO Q3: .65% HMO & 1.96% PPO Q4: .93% HMO & 2.81% PPO	✓	

*Per member per year

± Includes adjustment for medical inflation

**Adjusted quarterly to reflect 2019 moratorium