

## ACA Fees and Taxes Overview

ACA Provision	Effective Date	Duration	2017 Fee/Tax	2018 Fee/Tax	Segment	
					Fully Insured	Self-Funded
Patient-Centered Outcomes Research Institute (PCORI)	September 30, 2012	Temporary 2012-2019	\$2.26 PMPY*±	\$2.39 PMPY*±	✓	✓
Transitional Reinsurance Contribution	January 1, 2014	Temporary 2014-2016	NONE	NONE	✓	✓
Health Insurer Fee	January 1, 2014	Permanent	% premium dependent upon when the group renews: Q1: .00% HMO & .00% PPO Q2: .17% HMO & .00% PPO Q3: .33% HMO & .34% PPO Q4: .50% HMO & .51% PPO	% 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	✓	

\*Per member per year

± Includes adjustment for medical inflation

\*\*Adjusted January 30, 2018 based on changes to the tax law