

# HCR Taxes & Fees (fully insured)



	Aetna 1-100	Anthem Blue Cross 1-100	CaliforniaChoice 1-100	Health Net 1-100	UnitedHealthcare 1-100
<b>PATIENT-CENTERED OUTCOMES RESEARCH INSTITUTE (PCORI)</b>					
Applies to:	<input checked="" type="checkbox"/> New Business		<input checked="" type="checkbox"/> Fully Insured		<input checked="" type="checkbox"/> Grandfathered
	<input checked="" type="checkbox"/> Renewing Business		<input checked="" type="checkbox"/> Self Insured		<input checked="" type="checkbox"/> Non Grandfathered
Years Effective	2012-2019 (2017 postponed)				
Fee Requirement	Plans Ending 10/1/12-9/31/13 : \$1/member (2012 fee) Plans Ending 10/1/13-9/30/14: \$2/member (2013 fee) Plans Ending 10/1/14-9/30/15: \$2.08/member (2014 fee) Plans Ending 10/1/15-9/30/16: \$2.17/member (2015 fee)		Plans Ending 10/1/16-9/31/17 : \$2.26/member (2016 fee) Plans Ending 10/1/17-9/30/18: \$2.35/member (2017 fee) Plans Ending 10/1/18-9/30/19: \$2.46/member (2018 fee)		
Billing	Included in rates	May show as a line item in 2014	May vary by carrier	Included in rates	Included in rates
Commissions Paid on Taxes & Fees	Yes	Yes	Yes	No	Yes
Payments	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years
LAST REVIEWED	11/10/16	11/10/16	11/10/16	11/10/16	11/10/16
<b>TRANSITIONAL REINSURANCE PROGRAM</b>					
Applies to:	<input checked="" type="checkbox"/> New Business		<input checked="" type="checkbox"/> Fully Insured		<input checked="" type="checkbox"/> Grandfathered
Years Effective	2014-2016 (2017 postponed)				
Fee Requirement	2014: \$12 billion (\$63/enrollee)		2015: \$8 billion (\$44/enrollee)		2016: \$5 billion(\$27/enrollee)
Billing	Included in rates	May show as a line item in 2014	Kaiser: unknown Sharp: included WHA: included	Included in rates	Included in rates
Commissions Paid on Taxes & Fees	Yes	Yes	Yes	No	Yes
Payments	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years
LAST REVIEWED	08/23/16	08/23/16	08/23/16	08/23/16	08/23/16

# HCR Taxes & Fees (fully insured)



	Aetna 1-100	Anthem Blue Cross 1-100	CaliforniaChoice 1-100	Health Net 1-100	UnitedHealthcare 1-100						
<b>HEALTH INSURANCE TAX (HIT) - Medical</b>											
Applies to:	<input checked="" type="checkbox"/> New Business	<input checked="" type="checkbox"/> Fully Insured	<input checked="" type="checkbox"/> Grandfathered								
	<input checked="" type="checkbox"/> Renewing Business	<input type="checkbox"/> Self Insured	<input checked="" type="checkbox"/> Non Grandfathered								
Years Effective	2014 going forward, i.e. permanent (2017 postponed)										
Fee Requirement	2014: \$8 billion	2015: \$11.3 billion	2016: \$11.3 billion	2017: \$13.9 billion	2018: \$14.8 billion						
Billing	Included in rates	Included in rates	May vary by carrier	Included in rates	Included in rates						
Commissions Paid on Taxes & Fees	Yes	Yes	Yes	No	Yes						
Payments	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years	Premium rates adjusted February 2013 to reflect prorated portion of the plan year that extends into 2014; process repeated in the following years						
LAST REVIEWED	08/23/16	08/23/16	08/23/16	08/23/16	08/23/16						
<table border="0" style="width:100%"> <tr> <td style="width:20%">Choice Builder</td> <td style="width:20%">Delta Dental</td> <td style="width:20%">Guardian</td> <td style="width:20%">MetLife</td> <td colspan="2"></td> </tr> </table>						Choice Builder	Delta Dental	Guardian	MetLife		
Choice Builder	Delta Dental	Guardian	MetLife								

	Aetna 1-100	Anthem Blue Cross 1-100	CaliforniaChoice 1-100	Health Net 1-100	UnitedHealthcare 1-100
<b>HEALTH INSURANCE TAX (HIT) - Ancillary</b>					
Applies to:	<input checked="" type="checkbox"/> New Business	<input checked="" type="checkbox"/> Fully Insured	<input checked="" type="checkbox"/> Grandfathered		
	<input checked="" type="checkbox"/> Renewing Business	<input type="checkbox"/> Self Insured	<input checked="" type="checkbox"/> Non Grandfathered		
Years Effective	2014 going forward, i.e. permanent (2017 postponed)				
Fee Requirement	2014: \$8 billion	2015: \$11.3 billion	2016: \$11.3 billion	2017: \$13.9 billion	2018: \$14.8 billion
LAST REVIEWED	08/23/16	08/23/16	08/23/16	08/23/16	08/23/16