



- > Reinsurance fee
- > Reinsurance contributions
- > Registering at pay.gov

## REINSURANCE FEE

The Affordable Care Act (ACA) says that a transitional reinsurance fee should be established in each state to stabilize premiums covered in the individual Health Insurance Marketplace from 2014 through 2016. The Department of Health and Human Services (HHS) established a Stabilization Rule for reinsurance payment parameters and contribution rates for the 2014 benefit year.

## REINSURANCE CONTRIBUTIONS

In May 2014, HHS said it will implement a new, streamlined process for CMS to collect the reinsurance fee.

A contributing entity will need to complete the required steps by **November 15, 2014**, for the reinsurance contributions process on [pay.gov](http://pay.gov). At [pay.gov](http://pay.gov) the contributing entity will register, submit their annual enrollment count, receive notification of the contributed amount owed, and pay the contribution.

By November 15, 2014, contributing entities must send HHS enrollment information, based on the first three quarters of the calendar year. The form will auto-calculate the contribution.

### The fee schedule is as follows:

	<u>First Payment</u>	<u>Second Payment</u>
<b>2014 Fee</b>	\$52.50 per participant, due by January 15, 2015	\$10.50 per participant, due fourth quarter 2015
<b>2015 Fee</b>	\$33 per participant, due January 2016	\$11 per participant, due fourth quarter 2016
<b>2016 Fee</b>		Payment has not yet been determined for first and second payment

The same timeframe will apply for 2015 and 2016.

# Affordable Care Act Implementation Alert

*The Affordable Care Act and your self-funded health plan*

## REGISTERING AT PAY.GOV

Access the "ACA Transitional Reinsurance Program Annual Enrollment and Contributions Submission Form." When accessing this form:

- complete the Form (which includes entering the annual enrollment count);
- upload supporting documentation;
- schedule a payment for calculated reinsurance contributions on the payment page;
- there are two separate deadlines for submitting portions of the full annual reinsurance contribution amount -

The "ACA Transitional Reinsurance Program Annual Enrollment and Contributions Submission Form" on [pay.gov](http://pay.gov), requires the following:

- Basic company and contact information
- Annual enrollment count
- Upload supporting documentation (specific information on the annual enrollment count for each contributing entity represented on the form)
- Payment information and payment date

The form will auto-calculate the contribution amount

Form availability on [pay.gov](http://pay.gov) will be announced at a later date.

Information and training is available through the Centers for Medicare & Medicaid Services [Registration for Technical Assistance Portal](#).

**Independence Administrators does not provide legal or tax advice. The final determination of whether the Plan Sponsor meets the requirements of the Affordable Care Act and other relevant regulations must be made by the Plan Sponsor in consultation with their own legal counsel or tax advisor.**

