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2015 Transitional Reinsurance Fee

Annual Enrollment & Contribution Submission Form Now Available

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By November 16, 2015, employers with self-insured medical plans must report annual enrollment counts to Health and Human Services (“HHS”) in order to pay the 2015 Transitional Reinsurance Fee. The fee for 2015 is \$44 per covered life per year. Payment is due by January 15, 2016 (and November 15, 2016 if paying in two-installments).

The 2015 Transitional Reinsurance Program Annual Enrollment and Contributions Submission Form (“2015 Form”) is **NOW AVAILABLE** at <https://www.pay.gov/public/form/start/70746962>. If you go directly to www.pay.gov, search for ‘2015 ACA Transitional Reinsurance’ to access the 2015 Form.

In addition, HHS posted a series of FAQs on September 18, 2015 that provide some helpful guidance. Briefly:

- **Contributing Entity.** For purposes of the reinsurance fee, a contributing entity is a:
 - Health insurance carrier; or
 - For 2015 and 2016 benefit years, a self-insured group health plan that uses a third party administrator (“TPA”) in connection with claims processing, adjudication (including management of internal appeals), or plan enrollment for services other than for pharmacy benefits or excepted benefits. This definition includes most employer-sponsored self-insured medical plans that use TPAs to process and/or adjudicate claims.
- **Supporting Documentation Relief.** Contributing entities that submit information on behalf of three (3) or fewer contributing entities are not required to include supporting documentation of annual enrollment counts. This is

welcome relief for most plan sponsors of self-insured plans as it eliminates a burdensome step in this reporting process. A plan sponsor who reports on behalf of a single contributing entity will not attach supporting documentation. Instead, the plan sponsor may directly input all required information into the 2015 Form.

- An entity that is submitting information on behalf of four (4) or more contributing entities will be required to complete the supporting documentation files via Job Aid. Examples of such entities include a health insurance carrier or a TPA who is submitting the information and payment on behalf of four or more self-insured health plans.
- **Errors for 2015 and 2016.** The Centers for Medicare & Medicaid Services (CMS) is aware that some contributing entities may misreport their annual enrollment counts due to misapplying an allowable counting method or including individuals in their annual enrollment counts who are exempt from consideration for purposes of reinsurance contributions potentially resulting in an overpayment. For the 2015 and 2016 benefit years, refund requests resulting from annual enrollment count misreporting must be submitted 90 days from the date of form submission. These requests and other inquiries regarding the reinsurance contribution submission process should be sent to reinsurancecontributions@cms.hhs.gov.

You may also visit <https://www.regtap.info/> for upcoming educational opportunities related to the 2015 reinsurance contributions submission process. In addition, all FAQs regarding Reinsurance Contributions, including the September 18th additions, are available on REGTAP under the FAQ Search > Program Area > Reinsurance Contributions.