

INFORMED ON REFORM

KEEPING YOU UP-TO-DATE ON THE PPACA

Health Care Reform Update

October 20, 2015

2015 Reinsurance Fee Action Required in November

The 2015 Reinsurance Fee deadline is quickly approaching. Employers sponsoring self-funded group health plans are required to submit their average covered lives data and schedule their Reinsurance Fee payments no later than **November 16, 2015**.

Reinsurance Fee Refresher

The Reinsurance Fee is an annual, fixed fee per average covered life assessed for the calendar years 2014, 2015 and 2016. The Reinsurance Fee equals the average number of covered lives in the calendar year multiplied by the national contribution rate, which is \$44 for 2015. Self-funded clients are responsible for calculating and paying the fee. Cigna pays the fee for insured plans.

Key Dates for 2015 Filing

- Employers sponsoring self-funded group health plans are required to submit their 2015 average covered lives data and schedule their payment no later than **November 16, 2015. However, CMS strongly encourages contributing entities to file before November 16 to avoid any technical difficulties.**
- The 2015 Reinsurance Fee can be paid in one combined payment or in two installments.
 - The first installment of \$33 per average covered life is due no later than **January 15, 2016**. If an employer chooses the combined payment, the \$44 fee must be paid all at once, no later than January 15, 2016.
 - The second installment of \$11 per average covered life is due no later than **November 15, 2016**.
- For self-funded employers who are paying their 2014 Reinsurance Fee in two installments, the second installment of \$10.50 per average covered life is due no later than **November 16, 2015**.

Cigna's Reinsurance Fee Resources

Cigna's 2015 covered lives reports for self-funded plans are now available on existing

portals: [CignaAccess.com](#) and the [Client Resource Portal](#) (CRP), and employers are encouraged to access them as soon as possible.

Cigna continues to use the snapshot method for both insured plans and self-funded plan membership reports. To determine the average covered lives count for 2015, we counted the total number of lives on the 15th of each month for the first nine months of the year (January – September) and divided that total by nine.

Cigna's membership reports are not intended to be uploaded into [www.pay.gov](#) as part of the submission process. Rather, they are intended to provide the average covered lives count and eligibility data to assist self-funded clients with their submission process. Cigna cannot provide reports for self-funded clients who choose to use a different counting methodology than the snapshot method.

For more information about navigating the reports, please see the [ASO Membership Reporting Training](#) document available on the [Reinsurance Fee Toolkit](#). The training will assist you with the eligibility data needed for the average covered lives calculation.

In addition, we are including direct links to key resources provided by the Centers for Medicare & Medicaid Services (CMS):

- [Supporting Documentation File Layout](#)
- [Supporting Documentation Job Aid](#)
- [Supporting Documentation Job Aid Manual](#)
- [The ACA Transitional Reinsurance Program Annual Enrollment and Contributions Submission Form](#)
- [Reinsurance Contributions Form Completion and Submission guide \(web based training manual\)](#)
- [Transitional Reinsurance Form Quick Start Guide](#)
- [Reinsurance Glossary of Terms](#)

If You Have Questions

Brokers and self-funded employers should direct questions about the Reinsurance Fee to Cigna's ASO PPACA Fees & Reporting Resources by calling 1-855-275-0555, between 8:30 a.m. – 7:30 p.m. ET Monday through Friday, or via email at ASO_PPACA_Fees&Reporting@Cigna.com.