



WHAT EMPLOYERS NEED TO KNOW RIGHT NOW ABOUT HEALTH CARE REFORM

Patient Protection and Affordable Care Act Fees, Penalties

This quick reference summarizes the key 2015 and 2016 fees and penalties associated with the ACA.

	2015	2016
Affordability	9.56% of household income	9.66% of household income
Indexed Penalties		
Failure to offer minimum essential coverage (\$2,000, indexed)	\$2,080	\$2,160
Failure to offer minimum value, affordable coverage (\$3,000, indexed)	\$3,120	\$3,240
Transitional Reinsurance Fee (TRF)	\$44 per covered life	\$27 per covered life
Patient-Centered Outcomes/Comparative Effectiveness Fee (PCORI) (\$2, indexed)	\$2.08 per person	\$2.17 per person

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UBA ACA Advisor

PCORI Fee Due Dates

Plan/Policy Year	Year Three Fee is Due (\$2.08/person)	Plan/Policy Year	Year Four Fee is Due (\$2.17/person)
Nov. 1, 2013 – Oct. 31, 2014	July 31, 2015	Nov. 1, 2014 – Oct. 31, 2015	July 31, 2016
Dec. 1, 2013 – Nov. 30, 2014	July 31, 2015	Dec. 1, 2014 – Nov. 30, 2015	July 31, 2016
Jan. 1, 2014 – Dec. 31, 2014	July 31, 2015	Jan. 1, 2015 – Dec. 31, 2015	July 31, 2016
Feb. 1, 2014 – Jan. 31, 2015	July 31, 2016	Feb. 1, 2015 – Jan. 31, 2016	July 31, 2017
March 1, 2014 – Feb. 28, 2015	July 31, 2016	March 1, 2015 – Feb. 29, 2016	July 31, 2017
April 1, 2014 – March 31, 2015	July 31, 2016	April 1, 2015 – March 31, 2016	July 31, 2017
May 1, 2014 – April 30, 2015	July 31, 2016	May 1, 2015 – April 30, 2016	July 31, 2017
June 1, 2014 – May 31, 2015	July 31, 2016	June 1, 2015 – May 31, 2016	July 31, 2017
July 1, 2014 – June 30, 2015	July 31, 2016	July 1, 2015 – June 30, 2016	July 31, 2017
Aug. 1, 2014 – July 31, 2015	July 31, 2016	Aug. 1, 2015 – July 31, 2016	July 31, 2017
Sept. 1, 2014 – Aug. 31, 2015	July 31, 2016	Sept. 1, 2015 – Aug. 31, 2016	July 31, 2017
Oct. 1, 2014 – Sept. 30, 2015	July 31, 2016	Oct. 1, 2015 – Sept. 30, 2016	July 31, 2017

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About Cowden Associates, Inc.

Cowden Associates, Inc. is a Pittsburgh-based consulting and actuarial firm. We have a dedicated team of professionals with extensive experience in benefits, retirement programs, compensation, employee communications, benefits enrollment, actuarial and technology services. Using a total compensation based approach, Cowden Associates, Inc. provides a full range of consulting services helping clients establish and maintain high quality compensation and benefit programs aligning organizations' business strategies and objectives. Cowden Associates, Inc. is a charter partner of United Benefit Advisors (UBA), the nation's leading independent employee benefits advisory organization.

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