



# 2024

## Estimated Taxes and Fees

### Large Group

Tax or Fee	2024 Amount	Description
<b>Patient-Centered Outcomes Research Institute fee (PCORI)</b>	<b>Per member, per year assessment is embedded in all rates. The fee is determined by the IRS annually.</b>	A federal fee that funds the PCORI, which will produce and promote research on clinical effectiveness to help patients and their health care providers make more informed health care decisions.
<b>Insurance Provider Assessment (IPA) tax</b>	\$2.40 per member, per month	The Michigan tax that replaced the Health Insurance Claims Assessment as a major funding source for Michigan's Medicaid program.

**Note:** Regulatory decisions may affect these estimates. We'll keep you informed if and when changes occur.

## Frequently asked questions

### **Will the 2024 taxes and fees be embedded in the rate or charged as separate line items on the invoice?**

For large group grandfathered and non-grandfathered plans, only the PCORI fee will be embedded in the rates. The IPA tax will be charged as a separate line item.

### **Are group Medicare Advantage plans subject to all federal and state taxes and fees?**

Medicare Advantage plans are not subject to the PCORI fee or IPA tax.

### **Because the PCORI Fee is embedded, does HAP file Form 720 (the Federal Excise Tax Return) or does the employer need to file it? If HAP files the form, can we get a copy of the filing for our group?**

HAP will file Form 720 for all fully insured members enrolled with HAP or Alliance. This filing won't be broken down by employer group, so we're not able to provide a copy of the filing at the group level.

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