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Newsletter

VOLUME 4, ISSUE 11

OCTOBER 1, 2015

UPCOMING KEY DATES:

1) Reinsurance Fee Contribution Form Due November 16, 2015

A) The reinsurance fee annual enrollment count must be submitted using the Annual Enrollment and Contributions Submission Form

- Annual enrollment counts are submitted via www.pay.gov
- There is a specific form for each benefit year; the contribution form for the 2015 benefit year is expected to be available on Oct. 1, 2015

B) Who Pays the Fee?

- **For Self-insured Group Health Plans - The plan sponsor is liable for paying reinsurance fees**
- **For Fully-insured Group Health Plans - The issuer (carrier) of the health insurance policy is required to pay reinsurance fees**

C) How Much is the Fee?

- For 2015, the annual contribution rate is \$44 per enrollee per year
- For 2016, the annual contribution rate is \$ 27 per enrollee per year

2) Medicare Open Enrollment

A) Medicare open enrollment is October 15, 2015 — December 7, 2015

3) Individual Health — Marketplace Open Enrollment

A) Open enrollment is November 1, 2015 — January 31, 2016

B) Anyone receiving subsidy through the marketplace must recalculate their income and potential subsidy amount before December 15, 2015 for plan changes to take effect January 1, 2016