

edge

HEALTH CARE TOPICS
OF INTEREST



volume 4, issue 7

July 2017

Health Care Reform

FEATURES ↓

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Congress Drafts Provision Ending Individual Mandate

As Congress debates its next move for repealing and replacing the ACA, the House Committee on Appropriations has drafted a provision that would stop the Internal Revenue Service from enforcing the individual mandate. The mandate requires most Americans to have health coverage or face a penalty.

The provision draft is separate from the GOP's efforts and would be written into the annual spending bill for the U.S. Treasury and the IRS. In addition, the IRS would be prohibited from enforcing the ACA requirement that employers and insurance companies report the name and Social Security number of those provided health coverage, which is used to administer the individual mandate and other requirements. At this time, however, the individual mandate and all subsequent reporting requirements remain in place.

The provision, for the fiscal year that begins Oct. 1, is included in an appropriations bill that was approved June 29 by the Subcommittee on Financial Services and General Government.

The IRS has already relaxed some ACA individual reporting requirements. On his first day in office, President Trump authorized agencies to use their discretion, "to the maximum extent permitted by law", to waive or grant exceptions from any fee, tax, or penalty imposed by the ACA. As a result, the IRS announced it would accept tax returns from individuals who did not provide the requested information about whether they had coverage. The agency had planned to reject returns without the information.

Reminder: PCORI Fees Due July 31

The ACA requires health insurance issuers and sponsors of self-insured health plans, including Health Reimbursement Arrangements (HRA), to pay Patient-

Centered Outcomes Research Institute (PCORI) fees. PCORI fees are due July 31, 2017, for plan years ending in 2016.

Employers or plan sponsors will pay the fee on applicable self-insured plans, including Health Reimbursement Arrangements (HRA). Health insurance issuers (insurance carriers) will pay the fee on fully insured plans.

The fees are reported and paid annually using [IRS Form 720, Quarterly Federal Excise Tax Return](#). The IRS provided [instructions for filing Form 720](#), which include information on reporting and paying the PCORI fees. More information on the methods to determine the average number of lives covered under applicable self-insured health plans for the plan year can be found [here](#). A Q&A on the PCORI fees can be found [here](#).

Wellness

Basics of Preventive Services

It's easy to forget about the routine preventive services covered by your health insurance plan but using these services can help you stay healthier and they're often covered at 100 percent. There can be plan exceptions, however, so it's important to check your Certificate of Coverage for information about your specific plan so you don't incur any unexpected costs.

Preventive services are key to warding off certain illnesses and health conditions, as well as detecting health problems at early stages and possibly making them easier to treat. Routine services testing for blood pressure, diabetes and cholesterol, along with mammograms, colonoscopies, and well-woman visits are examples of preventive care.

Please keep in mind that if you receive services during your wellness exam that are not considered preventive care services, you may be responsible for a different share of the cost. For example, if your physician determines you have a medical issue and require additional tests after diagnosis, it is no longer considered preventive.

Learn more about preventive care services by visiting the CDC's website [here](#).

Disclaimer: This document does not constitute legal or tax advice; rather, it serves simply to highlight certain regulatory developments and requirements. Confer with legal or tax counsel for specific guidance.

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