



INFORMED ON REFORM

KEEPING YOU UP-TO-DATE ON THE PPACA

Reminder: **2016 Comparative Effectiveness Research Fee (CERF) Payment**

The Affordable Care Act (ACA) includes a Comparative Effectiveness Research Fee (CERF) for insurers and self-funded plans to fund research that determines the effectiveness of various forms of medical treatment. CERF is effective through 2019 with fee amounts indexed annually. Cigna pays CERF for insured plans.* Self-funded plans must calculate and pay their own fee.

2016 CERF Payment Details

The fee is based on the average covered lives for the applicable 12-month policy or plan year, and is paid using IRS form 720 by July 31 each year for the plan year that ended in the preceding calendar year. It's important to remember that employers must use their ERISA plan year if it is different from the renewal date. The fees for 2016 are:

Plan Year Start Date	Fee Per Average Covered Life
Feb. 1, 2014-Oct. 1, 2014	\$2.08
Nov. 1, 2014-Jan. 1, 2015	\$2.17

Membership Reports to Support Self-Funded Employers

Cigna provides CRA reports to help self-funded employers determine their average covered lives. These reports are updated on the 15th of each month and are available through your Cigna eligibility portal ([CignaAccess](#) or [Client Resource Portal \[CRP\]](#)). If you have Cigna Behavioral Health, Voluntary or Global Health Benefits plans, you can request these reports through your Cigna representative.

CERF Resources

To learn more about the CERF payment, visit the [CERF Toolkit](#) to find:

Links to IRS Form 720 and payment instructions

- Details about specific types of plans such as California Maximum Premium and Texas and Alabama AEB plans
- Sample membership reports, log-in information and report generation instructions
- [CERF Fact Sheet](#)
- [Detailed CERF Payment and Due Date Grid](#)

If You Have Questions

If you need more information, please contact Cigna's ASO PPACA Fees & Reporting Resources at 1-855-275-0555, between 9:00 a.m. - 7:00 p.m. ET Monday through Friday, or email them at ASO_PPACA_Fees&Reporting@Cigna.com.

**HRAs and qualifying FSAs are considered self-funded group health plans. If you have an HRA or FSA with an insured medical policy, Cigna will pay for the fee for the medical policy only. You are responsible for the HRA/FSA related fee.*