

2018 Estimated Summary of Taxes & Fees

Estimated Health Care Reform Taxes & Michigan Claims Assessment Taxes According to BCBSM	
The MI Claims Assessment Tax collected from LMC and paid by BCBSM is 1.00% .	\$11,393*
Estimated Federal Health Care Reform Fees to be paid by LMC	
PCORI (2018 @ \$2.39 PMPY)	\$863
Reinsurance Fees (2018 @ \$0.00 PMPM x 12 months)	\$0
Total:	\$12,256
* Shown as a separate line item on the BCBSM monthly bill.	

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

The intent of this analysis slide is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.