

Appendix E

**Application of the Patient-Centered Outcomes Research
Trust Fund Fee to common Types of Health Coverage or
Arrangements**

Patient-Centered Outcomes Research Trust Fund Fees on Health Insurance Policies and Self-Insured Plans

Coverage Type	Subject to Fee	Not Subject to Fee
Major medical	X	
Retiree-only major medical	X	
Dental or vision plan not integrated into another medical or health plan		X
Dental or vision which gives the choice of declining or electing and paying an additional premium		X
Health Flexible Spending Arrangements (FSAs) that are “excepted benefits”		X
Health FSAs that are not “excepted benefits”	X	
Health Reimbursement Arrangement (HRA) integrated with a self-insured major medical plan		X
HRA integrated with a fully-insured major medical plan	X	
Health Savings Arrangement		X
Archer Medical Savings Account		X
Hospital indemnity or specified illness (insured or self-funded)		X
Employee Assistance Plan, disease management, wellness program	Subject to fee if plan charges a COBRA premium	
On-site medical clinics providing employer-sponsored coverage	Subject to fee if plan charges a COBRA premium	

2 Patient-Centered Outcomes Research Trust Fund Fees on Health Insurance Policies and Self-Insured Plans

Governmental plans	Subject to fee unless specifically exempt	
Federally recognized Indian tribal government plans		
Accident or disability income		X
Long-term care		X
Liability insurance		X
Supplemental liability insurance		X
Workers' compensation		X
Automobile medical payment insurance		X