Dear Amanda;

As part of the Affordable Care Act (ACA), a private, nonprofit corporation called the Patient-Centered Outcomes Research Institute has been established (PCORI). This corporation has been established to cover some of the cost to help patients and providers make more informed health decisions through comparative effectiveness research. These fees are paid by health insurance issuers and self-insured health plan sponsors.

**NOTE: These fees may apply to you!**

The PCORI fees will be included in the rates for a group’s fully-insured medical plan. Groups with self-funded medical plans will be responsible for paying these fees to the IRS. In addition, FSA’s (Flexible Spending Accounts) and HRA’s (Health Reimbursement Arrangements) are considered self-insured plans and are subject to the PCORI fee, which is due by July 31, 2014.

Please click on the link below for the Legislative Brief outlining the final regulations on these fees.

[Health Care Reform: Patient-Centered Outcomes Research Institute Fees (PCORI Fees)](http://www.gowrie.com)

The fees are reported on the IRS Form 720 and are due by July 31, 2014. To obtain a copy of the IRS Form please click on the link below.

[IRS Form 720](http://www.gowrie.com)

As always, if you have any questions or concerns, please feel free to contact me or your dedicated Account Manager at 800.262.8911.

Sincerely,

Skip Young

President and Principal, Benefits Division

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Gowrie Group, Always on Watch. As one of the nation's Top 100 independent insurance agencies, Gowrie Group provides total risk management services to individuals and organizations with complex insurance needs. Gowrie Group offers comprehensive insurance solutions matched with trusted advice and a commitment to service excellence. Gowrie Group's portfolio of offerings includes commercial, home/auto, equine, and yacht insurance, as well as employee benefits solutions and safety services. The company's 140+ professionals service clients across the US from offices in Westbrook CT, Darien CT, Newport RI, North Kingstown RI, and Marshfield, MA. For more information visit [www.gowrie.com](http://www.gowrie.com) or call 800.262.8911.