

Published on *The National Law Review* <https://natlawreview.com>

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## Annual Fee On Insurers To Impact Small Businesses

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As part of the **Affordable Care Act**, beginning in 2014, health insurance companies will be charged additional fees and costs, including a \$63 per person tax on each person covered. Because the vast majority of large businesses (200 employees or more) are self-insured and do not use managed care plans, the Congressional Budget Office is predicting that small businesses and consumers will bear the brunt of these costs in the form of higher premiums. Current predictions are for increases of between 1.9% to 2.3% in 2014. The majority of the money raised will go into a fund administered by the Health and Human Services Department. According to the regulation, the fund is “intended to help millions of Americans purchase affordable health insurance, reduce unreimbursed usage of hospital and other medical facilities by the uninsured and thereby lower medical expenses and premiums for all.”

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National Law Review, Volume III, Number 330

Source URL: <https://natlawreview.com/article/annual-fee-insurers-to-impact-small-businesses>