



To: Health Trust Participating Employers  
From: Kristy Gould, Director, MMEHT  
Date: June 4, 2026  
Re: PCORI Fee Reminder – Due 7/31/26 for HRA Plans

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**This memo applies only to organizations that offer an employer-paid Health Reimbursement Arrangement (HRA) or Flexible Spending Account (FSA).**

The Patient-Centered Outcomes Research Institute (PCORI) fee for plans with end dates on or after Oct. 1, 2025, and before Oct. 1, 2026 is **\$3.84** multiplied by the average number of lives covered under the plan. This fee is set by the Internal Revenue Service (IRS).

**The Maine Municipal Employees Health Trust pays the PCORI fee on behalf of all employers that are insured under one of the Trust's health insurance plans.** Stand-alone dental and/or vision plans are not subject to the PCORI fee. Nor are Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs) that are funded exclusively by employee salary reduction elections.

**Health Trust participating employers that provide a Health Reimbursement Arrangement (HRA) to their employees through an outside vendor are required to pay the PCORI fee on their HRA enrollment. In addition, employers that contribute to their employees' FSAs will be subject to the PCORI fee, if their contributions exceed the lesser of \$500 per year, or a dollar-for-dollar match of their employees' contributions.** Please consult with your FSA or HRA vendor for more information.

The 2026 PCORI fees are due no later than **July 31, 2026**. The amount of the fee is based on the average number of covered lives during the policy or plan year.

Plan sponsors must pay the fee by filing IRS Form 720, the Quarterly Federal Excise Tax Return. Electronic filing is available but not required. Payment will be due at the time the Form 720 is due.

For more information about the PCORI fee, please visit the IRS's website, at <https://www.irs.gov/affordable-care-act/patient-centered-outcomes-research-trust-fund-fee-questions-and-answers>. Information on the IRS Form 720 (including the form itself) may be found online at <https://www.irs.gov/forms-pubs/about-form-720>. You may also wish to contact your FSA or HRA vendor for assistance.

*Please note that the Maine Municipal Association and the Maine Municipal Employees Health Trust are sharing this information to assist you with your compliance planning. We recommend that you contact your legal counsel with specific questions relating to this law.*