

# 2013 Premium tax filing instructions

For HCSC, HMO and MEWA

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## Filing requirements

All Health Maintenance Organizations, Health Care Service Contractors, and Self-funded Multiple Employer Welfare Arrangements licensed in the State of Washington during the calendar year must file an electronic tax form, even if no business was actually transacted within the State of Washington during the period. The filing of any form other than the online one provided by this office, will be returned as an incomplete filing. Other computer-generated forms are not acceptable.

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## Due date

The completed online form and payment must be received by the Office of Insurance Commissioner on or before March 1 following the end of the calendar year. When the due date falls on a Saturday or Sunday, the form and payment are considered timely if received on the next business day.



**DO NOT MAIL A PAPER VERSION OF THE FORM OR ANY ATTACHMENTS TO THE INSURANCE COMMISSIONER.**

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## Completing the E-Tax form

- **Premiums** means all sums charged, received, or deposited as consideration for an insurance contract or the continuance thereof. Any assessment, or any "membership," "policy," "survey," "inspection," "service" or similar fee or charge made by the insurer in consideration for an insurance contract is deemed part of the premium.
- Premiums reported must be on the same basis as required on the Annual Statement filing.
- The **tax rate** is 2%. The calculations will be completed automatically.
- The **Print** button will print your form exactly as it appears on the page.
- The **Save** button will check your form for errors.
  - If there are no errors, your form will be saved, but not submitted.
  - If there are errors, they will be displayed in yellow at the top of the page. **Your form will not be saved until the errors are corrected.**
- The **Reset** button allows you to reset to your last save. If you have not saved, it will reset the form to display the default values.



*Remember to save your work before moving away from the form (either to 'home' or logging out); your form does **not** automatically save.*

Select **File Tax/Fee Form** from the menu on your home page and then complete the form, referring to the following information.



*If your business address is incorrect, return 'home' (link in the upper right corner), select **Update E-Tax Contact**, and make corrections as necessary. This will only change the address for E-Tax filing purposes.*

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## Line 1

All receipts in exchange for the assumption of risk related health coverage or in prepayment for health care are "premiums" for purposes of the tax. This is true whether the receipts are characterized as premiums, prepayment for health care services, advance deposit, claims reimbursement rate, contractual rate, pooling point charge, retention, rate stabilization,

or any other term, similar or dissimilar. If the carrier assumes any risk for the provision of or payment for health care services, then the receipts by the carrier are premiums subject to premium tax.

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#### Lines 2A – 2F

Reference RCW 48.14.0201(6) for the exemptions and deductions allowed.

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#### Line 2G

Health Pool assessments are deductible in the year in which the assessment is paid - the amount available for credit is displayed. If the allowable credits would reduce your taxes below "0", the credits will be automatically reduced in the 'Amount' column. Any unused portion of the Health Pool Assessment credit will be carried forward to next year.

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#### Line 2H

This line can be used to report non-Title XVIII Medicare premiums that are exempt from taxation.

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#### Line 3

The sum of lines 2A through 2H.

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#### Line 4

This displays your total taxable premiums.

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#### Line 5

The tax rate is fixed at 2%.

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#### Line 6

This is the calculation of tax due.

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#### Line 7

This field is pre-populated.

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#### Line 8

This is the total amount due for the year.

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#### Line 9

This is the amount you have previously paid throughout the year.

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#### Line 10

This is the balance or refund due for the tax year.

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#### Apply refund check box

If there is a refund due, you have the option to apply the refund to your next year's prepayment rather than receiving a refund check.



*Refunds that meet either of the following criteria will be automatically applied to next year's prepayments, even if the apply refund box is not checked:*

- *Refunds of \$250 or less;*
- *Refunds that are less than or equal to the prepayment coming due June 15.*

Select **Continue** to have the system validate your form and move on to the Declaration/submission page.

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## Declaration and final submission

Read Declaration; review and, if necessary, update the contact information fields.



*The contact information listed here is the Insurance Commissioner's only point of contact for the E-Tax System; please make sure the information is correct.*

Enter the name and title of the officer that has examined the form and declares that to the best of this officer's knowledge and belief, the information is in all respects true, accurate and complete.



*The date on this page cannot be entered; it will automatically update to the current date when the form is submitted.*

Submit your form by selecting **Final Submission**. This will finalize your form and submit it to the Insurance Commissioner.

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## Payment of Fees

Once you have submitted your form, a confirmation page with a link to **Make a Payment** will display. You can select this link to schedule an electronic (e-Check) payment or print an invoice; you can also access these options at a later time by selecting the **Make or View Payments** option from your E-Tax home page.

If paying by e-Check, there is nothing to mail to the Insurance Commissioner. If paying by check, you must print an invoice for submission with your check. For more information about payment, please review the **Ways to Pay** link on your E-Tax home page.