



December 5, 2024

Greetings:

To assist in your understanding of the requirements of the Medical Care Availability and Reduction of Error (Mcare) Act and to encourage timely and accurate remittance, we are pleased to provide the 2025 Mcare Assessment Manual (Assessment Manual). While there have been no changes made to the specialty classes or territories, the prevailing primary premium base rate has increased by 5% for 2025. This increase is reflected in Exhibits 1 and 2 and other associated 2025 documentation. The assessment percentage for 2025 is 29%.

Please be advised that effective January 1, 2025, Mcare will be adhering to the regulatory requirement at 31 Pa. Code §242.7a, titled "Allowable time periods for application to fund for surcharge credits as a result of policy cancellations—statement of policy", which directly speaks to cancellation credits. It provides the following:

[f]or policies issued or renewed in 2002, and every year thereafter, the Fund should be notified of any cancellation of a provider's basic coverage insurance policy, or self-insured arrangement, and should receive any corresponding application for credit, within 60 days from the date of the cancellation.

As such, credits will only be permitted when cancellations are reported within 60 calendar days from the date of cancellation. Cancellations submitted after 60 days will still be processed and Mcare's records updated unless it creates a compliance issue for the healthcare provider. You will be notified if compliance issues arise. Please refer to **Section II(D) Cancellations** on page 11 of the Assessment Manual for more information.

In addition to the Assessment Manual, Mcare has a subscription service that is intended to provide up to date information on reporting by providing occasional emails on pertinent topics. If you would like to subscribe to the mailer, please send an email to RA-IN-Remittance@pa.gov with the subject line "I'd like to subscribe". You can unsubscribe at any time and your information will not be shared outside of Mcare.

Please be advised that the Assessment Manual does not supersede Pennsylvania laws and regulations and cannot address all possible situations. Users of the Assessment Manual are encouraged to regularly access Mcare's website at <http://www.insurance.pa.gov> for current information. Any questions regarding how the Assessment Manual applies to specific facts should be addressed with your Coverage Specialist.

If I can be of assistance to you, please feel free to contact me at tmummah@pa.gov or at 717-350-5545.

Sincerely,

A handwritten signature in black ink that reads "Tawny K. Mummah". The signature is written in a cursive, flowing style.

Tawny K. Mummah, Esq.
Executive Director