



Affordable Care Act – Employer Reporting



Employer Reporting – Affordable Care Act

New Forms 1095-B & C Due February 2016

- Why are these required?
 - Verify that individuals identified have required minimum coverage
 - Verify that individuals who request premium tax credits are entitled to them
 - Verify that Applicable Large Employers are meeting their Shared Responsibility obligations under ACA

- Who is responsible for gathering and reporting this information
 - Employers of course!

Employer Reporting – Affordable Care Act

Form 1095-B, Health Coverage

- What is reported?
 - Name, address and social security number of covered employee
 - Name and social security number of each covered spouse or dependent
 - Calendar months each individual was covered for at least one day
 - Source and type of coverage provided

Employer Reporting – Affordable Care Act

Form 1095-C, Employer Provided Health Insurance Offer and Coverage

- What is reported – Parts I & II?
 - Name, address and social security number of covered employee
 - Type of coverage offered, if any, for full year or by month if not full year
 - Employees share of premium for full year or by month if not full year
 - Code for employee coverage or employer reason for non-coverage for full year or by month if not full year
- What is reported – Part III (self-insured plans only)
 - Same information as 1095-B

Employer Reporting – Affordable Care Act

But that is not all - Forms 1094-B & C, Transmittals

- What is reported?
 - 1094-B
 - Name, address and employer identification number of filer
 - Number of Forms 1095-B transmitted
 - 1094-C
 - Name, address and employer identification number of filer
 - Number of Forms 1095-B transmitted
 - Information regarding ALE and coverage offer eligibility information
 - Numbers of full-time employees, total employees, minimum essential coverage indicators and transition relief for full year or by month if not full year

Major Reporting Requirements

	Fully Insured < 50 FTEs	Fully Insured 50+ FTEs	Self-Funded < 50 FTEs	Self-Funded 50+ FTEs	Marketplace Coverage
Forms to Employee	1095-B	1095-B / 1095-C (Parts I and II only)	1095-B	1095-C (All Parts)	1095-A
Filed by	Insurer	Insurer / Employer	Plan Sponsor (generally the employer)	Plan Sponsor (generally the employer)	Marketplace
Forms to IRS	1094-B	1094-B (with copies of all 1095-Bs / 1094-C (with copies of all 1095-Cs)	1094-B (with copies of all 1095-Bs)	1094-C (with copies of all 1095- Cs)	1094-A
Filed by	Insurer	Insurer / Employer	Plan Sponsor	Plan Sponsor	Marketplace