

Health Care Reform Update

NEW INFORMATION REGARDING 1095/1094 RETURNS

As a reminder, the Affordable Care Act requires **applicable large employers** (ALEs) to file Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns and Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. (Small self-insuring employers and other parties that provide minimum essential health coverage are subject to a separate set of filing requirements.)

IRS Tips for ALE Reporting

The following are basic facts for ALEs about the new information reporting forms:

- The deadline for furnishing these forms is extended:
 - ⇒ The due date for furnishing the 2015 Form 1095-C to employees is extended from February 1, 2016 to **March 31, 2016**.
 - ⇒ The due date for furnishing the 2015 Forms 1094-C and 1095-C to the IRS is extended from February 29, 2016 to **May 31, 2016** (extended to **June 30, 2016** if filing electronically).
- An ALE is required to file Form 1094-C with the IRS; however, an ALE is not required to furnish a copy of Form 1094-C to its full-time employees.
- Generally, an ALE must file Form 1095-C or a substitute form for each employee who was a full-time employee for any month of the calendar year.
- An ALE that sponsors a **self-insured plan** must file Form 1095-C for each employee who enrolls in the self-insured health coverage or enrolls a family member in the coverage, regardless of whether the employee is a full-time employee for any month of the calendar year.
- Form 1095-C is not required for the following employees, unless the employee or the employee's family member was enrolled in a self-insured plan sponsored by an ALE:
 - ⇒ An employee who was not a full-time employee in any month of the year.
 - ⇒ An employee who was in a limited non-assessment period for all 12 months of the year.
- If an ALE sponsors a health plan that includes **self-insured options and insured options**, the ALE should complete Part III of Form 1095-C only for employees and family members who enroll in the self-insured option. An ALE that offers coverage through an insured health plan and does not sponsor a self-insured health plan **should not** complete Part III.
- An ALE may provide a substitute Form 1095-C; however, the substitute form must include the information on Form 1095-C and must comply with generally applicable requirements for substitute forms.

For more information, ALEs may review the Instructions for Forms 1094 C and 1095 C and additional IRS Questions and Answers.

More information on this subject or any other Benefits, HR, or Reform related matter can be found in HR Library.

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