

# ACA Reporting Forms – Customer FAQs

## Q: What is ACA reporting?

**A:** In a nutshell ... certain U.S. businesses are now required to report employee health plan coverage information to the IRS.

Regulations under the Affordable Care Act (ACA) require employers to file annual information returns with the IRS and deliver employee statements with health plan coverage information. This is in addition to Form W-2 reporting requirements.

## What are the Affordable Care Act (ACA) Forms?

Form	What's Reported?	Who Issues?	Submit to IRS?	Recipient Copies?
1095-B Health Coverage	Which months the insured and his or her family was covered under the plan	<b>Insurance carrier</b> , for employers with employer – sponsored group health plans	Insurance carrier submits: Feb. 28 paper; March 31 electronic*	Yes, by March 2* Insurance carrier sends to recipients
1095-B Health Coverage	Which months the insured and his or her family was covered under the plan	<b>Self-insured employers</b> that provide health plans	Feb. 28 paper; March 31 electronic*	Yes, by March 2*
1094-B Transmittal of Health Coverage Information Returns	Summary transmittal record of 1095-Bs	Accompanies 1095-B forms when mailed to IRS	Feb. 28 paper; March 31 electronic*	N/A
1095-C Employer-Provided Health Insurance Offer and Coverage	Whether or not the employer offered health coverage to employees	<b>Employers with 50 or more full-time employees that use a third-party health insurance company</b> (Applicable Large Employers).	Feb. 28 paper; March 31 electronic*	Yes, by March 2*
1094-C Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns	Whether or not the employer offered health coverage to employees	Accompanies 1095-C forms when mailed to IRS	Feb. 28 paper; March 31 electronic*	N/A

*\*If any date shown falls on a Saturday, Sunday, or legal holiday, the due date is the next business day.*



Form 1095-B Health Coverage. This form is used to report health insurance coverage for individuals. It includes sections for Responsible Individual/Policy Provider, Employer-Sponsored Coverage, and Covered Individuals. The form is for the year 2016 and includes a VOID/RECORDED stamp.

1095-B  
Health Coverage

Form 1095-C Employer-Provided Health Insurance Offer and Coverage. This form is used to report the details of health insurance coverage provided by an employer. It includes sections for Applicable Large Employer Member Information, Employee Offer and Coverage, and Covered Individuals. The form is for the year 2016 and includes a VOID/RECORDED stamp.

1095-C  
Employer-Provided Health Insurance Offer and Coverage

Form 1094-B Transmittal of Health Coverage Information Returns. This form is used to report the transmittal of health coverage information returns. It includes sections for Transmittal Information and a table for listing the returns. The form is for the year 2016 and includes a VOID/RECORDED stamp.

1094-B  
Transmittal of Health Coverage Information Returns

Form 1094-C Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns. This form is used to report the transmittal of employer-provided health insurance offer and coverage information returns. It includes sections for Applicable Large Employer Member (ALE Member) Information, Transmittal Information, and a table for listing the returns. The form is for the year 2016 and includes a VOID/RECORDED stamp.

1094-C  
Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns

### Q: What is the purpose of the reporting?

**A:** Communicate details of employees' health insurance coverage, including verification that the minimal coverage requirement has been met.

### Q: Who must report and send copies to employees?

- A:**
  - Health insurance companies.
  - Employers with 50 or more employees, known as ALEs or Applicable Large Employers.
  - Self-insured employers regardless of size.

### Q: Can businesses outsource this function?

**A:** Yes. A third party, like a payroll company, may complete reporting requirements but liability remains with the employer.

### Q: What are the fines for failing to report?

**A:** If an employer fails to file and issue statements to covered individuals, they may face penalties of \$250 per filing up to \$3.0 million.

### Q: Is software available?

**A:** Yes, we have ComplyRight ACA Software available. This title provides all the tools you need to create and print your forms — and even electronically file with the IRS. The software generates both the ComplyRight and IRS versions of the forms.

### Q: What's the difference between the IRS forms and the ComplyRight forms?

**A:** Our forms are IRS-approved and 100% compliant. Our employee/ employer forms differ in format slightly so they are compatible with a standard double-window envelope. Our IRS copies are formatted exactly as the IRS has issued them. We have a programming guide available for those interested.

### Q: Which version of the forms do I need to purchase?

**A:** Purchase the standard IRS forms for your IRS copies, if you're mailing to recipients using a windowless envelope, and/or if you're using a software title compatible with the traditional IRS format. Purchase the ComplyRight forms if you want employee forms compatible with double-window envelopes to make mailing employee copies easier.

### Q: How many copies of the 1095-B or 1095-C do I need?

**A:** As a general rule, employers who paper file will need three copies: One for the IRS, one for the employee and one for your records. Employers who electronically file will only need two copies since the IRS will receive an electronic copy.

### Q: What is the authoritative transmittal?

**A:** You can file multiple transmittal forms, but the authoritative transmittal is the final transmittal representing the total filings you've submitted for the season.

Form 1095-B Health Coverage. This form is used to report health coverage for the year. It includes sections for:
 

- Part I: Beneficiary Individual (Policyholder)
- Part II: Employer-Sponsored Coverage (if Line 8, 9, or 10, complete this part)
- Part III: Health or Other Coverage Provider
- Part IV: Covered Individuals (for information for each covered individual)

1095-B  
Health Coverage

**Q: Do ACA forms have to be completed for employees terminated during the year?**

A: Yes, the ALE (business with 50 or more employees) needs to prove they made an offer of coverage to full-time employees, even if those employees were terminated at some point during the year.

**Q: Are transmittals a 1-part form?**

A: The 1094-B is a 1 page form. The 1094-C is a 3 page form with Parts 1, 2, 3 and 4.

**Q: How do I determine if I need continuation sheets?**

A: You have to know the number of covered dependents. If the number of covered dependents exceeds 6, then a continuation form is needed.

**Q: If I'm e-filing to the IRS, do I need to file a 1094?**

A: Yes, transmittal forms need to be filed even when filing electronically.

**Q: What is the definition of self-insured employer?**

A: In general, a self-insured employer is one that covers the cost of healthcare for their employees. Instead of buying insurance through a third-party, like Blue Cross for example, the employer sets aside funds to cover employee medical expenses.

**Q: Can the employee copy of the 1095 be included in same envelope with employee copy of a W-2?**

A: Yes, both the 1095 and W-2 can be mailed together; however keep in mind the W-2 is due on January 31, 2017.

Form 1095-C Employer-Provided Health Insurance Offer and Coverage. This form is used to report the offer of health insurance to employees. It includes sections for:
 

- Part I: Applicable Large Employer Member (Employee)
- Part II: Employee Offer and Coverage
- Part III: Covered Individuals

1095-C  
Employer-Provided Health Insurance Offer and Coverage

Form 1094-B Transmittal of Health Coverage Information Returns. This form is used to transmit 1095-B forms to the IRS. It includes sections for:
 

- Part I: Transmitter Information
- Part II: Transmittal Information

1094-B  
Transmittal of Health Coverage Information Returns

Form 1094-C Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns. This form is used to transmit 1095-C forms to the IRS. It includes sections for:
 

- Part I: Applicable Large Employer Member (ALE Member)
- Part II: Transmitter Information
- Part III: Transmittal Information
- Part IV: ALE Member Information

1094-C  
Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns