

## 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.**

Beginning January 2016, regulations under the Affordable Care Act (ACA) will 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. 29 paper; Mar. 31 electronic*	Yes, by Jan. 31* 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> , with fewer than 50 full-time employees, that provide health plans	Feb. 29 paper; Mar. 31 electronic*	Yes, by Jan. 31*
1094-B Transmittal of Health Coverage Information Returns	Summary transmittal record of 1095-Bs	Accompanies 1095-B forms when mailed to IRS	Feb. 29 paper; Mar. 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</b> (Applicable Large Employers). Both insured and self-insured issue 1095-C	Feb. 29 paper; Mar. 31 electronic*	Yes, by Jan. 31*
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. 29 paper; Mar. 31 electronic*	N/A

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

This is Form 1095-B, titled "Health Coverage". It is used to report health insurance coverage for individuals. The form includes sections for the filer's information, the individual's information, and a table for reporting health coverage for each month of the year. The table has columns for the filer's name, the individual's name, and a grid of boxes to indicate the type of coverage provided.

1095-B  
Health Coverage

This is Form 1095-C, titled "Employer-Provided Health Insurance Offer and Coverage". It is used by employers to report health insurance information for their employees. The form includes sections for the employer's information, the employee's information, and a table for reporting health insurance information for each month of the year. The table has columns for the employer's name, the employee's name, and a grid of boxes to indicate the type of coverage provided.

1095-C  
Employer-Provided Health Insurance Offer and Coverage

This is Form 1094-B, titled "Transmittal of Health Coverage Information Returns". It is used to report the number of 1095-B forms filed for each state. The form includes sections for the filer's information and a table for reporting the number of forms filed for each state.

1094-B  
Transmittal of Health Coverage Information Returns

This is Form 1094-C, titled "Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns". It is used to report the number of 1095-C forms filed for each state. The form includes sections for the filer's information and a table for reporting the number of forms filed for each state.

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. And self-insured employers with fewer than 50 employees.

**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: Are there electronic filing options available?**

**A:** Yes, we have ACA Software available. This software provides all the tools you need to create and print your forms – and even electronically file with the IRS.

**Q: Why do your forms differ in appearance from the IRS forms?**

**A:** Our forms are IRS approved and 100% compliant. Our forms differ in format slightly so that they are compatible with a standard double window envelope. We have a programming guide available for those interested.

**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're submitted for the season.