

# ACA Affordable Care Act 2015 Information

## Requirements - Reporting - Forms - Dates

### Employers with under 50 Employees

Employer is not required to provide insurance, but must provide each employee with a form 1095-B. Employer is required to send one Transmittal Form 1094-B and a 1095-B form for each employee or electronic media to the IRS.

Employees that are covered through the Marketplace (Federal or State Exchange) Line 8C or D will be provided a 1095-A by the insurance company.

1095-B 2 copies

Send 1 copy to each employee

Send 1 copy for each employee with your 1094-B Transmittal or send as electronic media

Types of self-insurance, 1095-B, Line 8, A-F

A - SHOP (Small Business Options Program) not available in 2015

B - Employer provides full insurance or Employer & Employee share insurance cost

C - Governments Sponsored Program - Federal or State Exchanges, Medicare, Medicaid, etc.

D - Individual Market Insurance - Employee provides his own Insurance

E - Multiemployer Plan

F - Miscellaneous

1094-B Transmittal Form - Send 1 sheet for each company with a 1095-B for each employee or electronic media

### Employers with Over 50 Employees

Employer is required to provide insurance or pay a penalty. The employer must provide each employee with a form 1095-C.

Employer is required to send one Transmittal Form 1094-C and electronic media to the IRS for each employee if over 250 employees. If under 250 employees the employer may use paper forms 1094-C, pages 2 & 3

1095-C Send 1 copy to each employee

1094-C Transmittal Form - Send 1 sheet for each company with electronic media for employees if over 250 employees. If under 250 you can use pages 2 and 3 or electronic media

### Reporting Dates

For both under 50 or over 50 employees

IRS Paper by Feb 28, Electronic Mar 31

Employee Paper by Jan 31

### Recap

Form	Description	Send To
<b>Under 50 Employees</b>		
1095-B	Health Coverage	Employee
1094-B	Transmittal	IRS
1095-B	Health Coverage	* IRS for each employee
<b>Over 50 Employees</b>		
1095-C	Health Coverage	Employee
1094-C	IRSTRansmittal	* IRS
* IRS - Over 250 must be electronic. Under 50, paper or electronic		
<b>Dates</b>		
IRS	Paper by Feb 28, Electronic Mar 31	
Employee	Paper by Jan 31	

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