

AFFORDABLE CARE ACT (ACA) EMPLOYER REPORTING OBLIGATIONS

Beginning in calendar year 2015, new reporting requirements take effect under the Affordable Care Act (ACA). Refer to the chart below to determine what forms are required to be generated by small and large employers.

Employer to Employees

	What form/parts?	To Whom?	When?
Insured, under 50 full-time equivalent employees (FTEs)	No employer action. Carrier provides Form 1095-B	No employer action. Carrier provides Form 1095-B to covered individuals by January 31.	No employer action. Carrier provides Form 1095-B to covered individuals by January 31.
Self-insured, under 50 FTEs	Form 1095-B (all parts except II)	Covered individuals	January 31
Insured (or no coverage), 50 or more FTEs	Form 1095-C (parts I and II)	All FTEs	January 31
Self-insured, 50 or more FTEs	Form 1095-C (all parts)	All FTEs and all covered employees/individuals	January 31

Employer to IRS

	What form?	When?
Insured, under 50 FTEs	No employer action. Carrier obligation.	No employer action. Carrier obligation.
Self-insured, under 50 FTEs	Form 1094-B (transmittal form) All Forms 1095-B	February 28 (March 31, if filing electronically)
Insured (or no coverage), 50 or more FTEs	Form 1094-C (transmittal form) All Forms 1095-C	February 28 (March 31, if filing electronically)
Self-insured, 50 or more FTEs	Form 1094-C (transmittal form) All Forms 1095-C	February 28 (March 31, if filing electronically)

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