

ACA Compliance Support



When it comes to the Affordable Care Act, nothing is simple. In addition to being required to provide qualifying and affordable coverage, applicable large employers¹ must also comply with detailed and complex reporting requirements most businesses don't have the resources to handle. That's why G&A Partners has enhanced its service offering to include general ACA compliance and annual IRS reporting support. G&A's ACA services are designed to help our clients navigate the complexities of the health care reform law, comply with the employer mandate and information reporting requirements, and implement necessary preventive measures to avoid costly penalties.

General ACA Compliance Services:

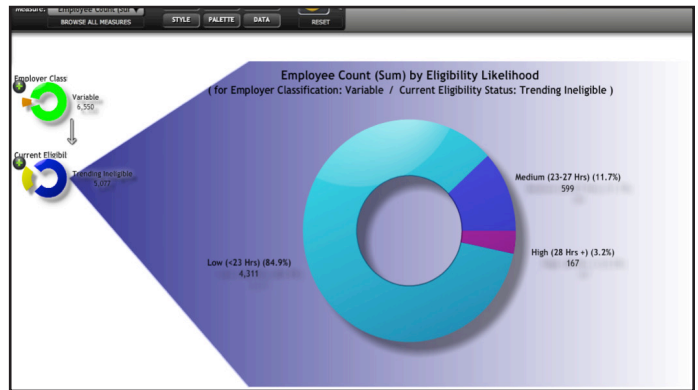
- Ongoing monitoring of the hours worked by part-time and variable-hour employees.
- The ability to model cost scenarios and produce real-time estimates of potential 4980H(a) and 4980H(b) penalties.
- Up-to-date tracking capabilities (measurement and stability periods, benefit eligibility, etc.) that allow employers to predict trends from month to month.

Annual IRS Reporting Services:

- Seamless and effortless integration of payroll, benefits and employee data already in G&A's system.
- The ability to generate all the information employers need to complete IRS forms required by IRC Section 6055 and 6056².
- Assistance in distributing required IRS reporting forms to the appropriate parties.

*Detailed information about the ACA's reporting requirements can be found on the reverse side of this document.

Form 1095-C		Employer-Provided Health Insurance Offer and Coverage		<input type="checkbox"/> VOID						
Department of the Treasury Internal Revenue Service		▶ Information about Form 1095-C and its separate instructions is at www.irs.gov/form1095c		<input type="checkbox"/> CORP						
Part I Employee		Applicable Large Employer Member								
1 Name of employee	2 Social security number (SSN)	7 Name of employer								
3 Street address (including apartment no.)		8 Street address (including room or suite no.)								
4 City or town	5 State or province	6 Country and ZIP or foreign postal code	11 City or town	12 State or province						
Part II Employee Offer and Coverage		Plan Start Month (Enter 2-digit number):								
14 Offer of Coverage (enter required code)	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept
15 Employee Share of Lowest Cost Monthly Premium, for Self-Only Minimum Value Coverage	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Applicable Section 4980H Safe Harbor (enter code, if applicable)										
Part III Covered Individuals		If Employer provided self-insured coverage, check the box and enter the information for each covered individual. <input type="checkbox"/>								



¹Applicable large employers are defined as those with 50 or more full-time or full-time equivalent (FTE) employees.

²Production of Forms 1094-B and 1095-B for self-funded plans is handled by the plan sponsor. For clients using fully insured plans, the individual carriers are responsible for producing these forms.

About G&A Partners

As a leader in the HR outsourcing industry for more than 20 years, G&A Partners specializes in helping businesses more efficiently manage their human resources and administrative functions by giving them access to a team of HR, benefits and payroll experts, all for about the same cost of hiring one full-time employee.

IRS ACA Employer Reporting



In response to the Affordable Care Act (ACA), the IRS established Internal Revenue Code Sections 6055 and 6056, which outline the information applicable entities (health insurance providers and employers) must report on each year, and created forms for applicable entities to use to report this information.

Internal Revenue Code Section 6055

IRC Section 6055 requires providers of minimum essential coverage (MEC), regardless of group size, to report certain information regarding the coverage provided. Employers sponsoring an insured health plan (a plan that provides coverage by purchasing insurance from a health insurance issuer) will not be required to report as a provider of health coverage under section 6055. In these cases, the health insurance issuer or carrier will be responsible for reporting coverage. Employers who have self-funded plans are responsible for reporting under Section 6055.

Form	Required information	Completed by	Received by	Deadline
1094-B	The name, address and EIN of the health care provider. The policy holder's name, address and taxpayer identification number (TIN) or date of birth.	Carrier or self-funded plan sponsor	IRS	Paper forms must be submitted to the IRS by the end of February of each year; electronic forms by the end of March.
1095-B	The name, address and EIN of the health care provider. The policy holder's name, address and taxpayer identification number (TIN) or date of birth. The name and Social Security Number (SSN) or date of birth of each covered individual covered under the policy or program and the months for which the individual was enrolled in coverage and entitled to receive benefits.	Carrier or self-funded plan sponsor	Covered employees, covered non-employees & IRS	Forms must be remitted to employees by February 1. Paper forms must be submitted to the IRS by the end of February of each year; electronic forms by the end of March.

Internal Revenue Code Section 6056

IRC Section 6056 requires applicable large employers (ALEs), those with 50 or more full-time or full-time equivalent (FTE) employees, to provide certain information regarding the health coverage the employer did or did not offer to each of its full-time employees.

Form	Required information	Completed by	Received by	Deadline
1094-C	The name, address and EIN of the employer. The name and telephone number of a designated contact person. The number of full-time employees for each month during the calendar year, by calendar month. A certification as to whether the ALE member offered to its full-time employees (and their dependents) the opportunity to enroll in minimum essential coverage under an eligible employer-sponsored plan, by calendar month.	Employer members of ALE	IRS	Paper forms must be submitted to the IRS by the end of February of each year; electronic forms by the end of March.
1095-C	The name, address and EIN of the employer. The name and telephone number of a designated contact person. The name and Social Security Number (SSN) or date of birth of each full-time employee during the calendar year and the months, if any, during which the employee was covered under an eligible employer-sponsored plan. For each full-time employee, the months for which minimum essential coverage was available. For each full-time employee, the employee's share of the lowest-cost monthly premium for self-only coverage providing minimum value offered to that employee under an eligible employer-sponsored plan, by calendar month.	Employer members of ALE	Full-time employees (covered or not) & IRS	Forms must be remitted to employees by February 1. Paper forms must be submitted to the IRS by the end of February of each year; electronic forms by the end of March.

NOTE: Employers with more than 250 employees are required to file the forms listed above electronically. Employers with fewer than 250 employees may either file electronically or via mail.