ACA 6055 & 6056 Reporting

**Affordable Care Act:  Employer Reporting Requirements**

Employers that have **50 or more** full-time employees as defined by IRS Section 4980H are Applicable Large Employers (ALEs).  They must follow the requirements for ALEs that self-fund, which means that they must report and submit under both Sections 6055 & 6056 (may use combined reporting).  Each MMHG ALE and Non-ALE is responsible for its own reporting.

Employers that have **fewer than 50** full-time employees as defined by IRS Section 4980H are non-Applicable Large Employers (non-ALEs).  Non-ALES *that are participating in a MA municipal joint purchase group that self-funds its health plans* must report under Section 6055.  This means these Non-ALEs must fill out and submit IRS Forms 1094-B and 1095-B.

[**Sections 6055 & 6056 Decision Chart – click here to find out how your municipality is required to comply**](http://ccmhg.com/wp-content/uploads/2015/08/Gallagher-Decision-Chart2.pdf)

**IRS Due Dates for 2017 Information Reporting Requirements**Providers and certain employers must now furnish **Individuals** with either Form 1095-B or 1095-C by **January 31, 2018.**  The due dates for issuers filing these forms and the associated Form 1094 with the **IRS** are **February 28, 2018 for paper filers and March 31, 2018 for electronic filers**.

**NEW!!  2017 IRS FORMS & INSTRUCTIONS**[Instructions for forms 1094-b & 1095-b –](http://berkshirehg.com/wp-content/uploads/2015/08/instructions-1094-95b.pdf) *(All Employers need to complete Forms 1094-b & 1095-b)*[Form 1094-b – Transmittal of Health Coverage Information Returns](http://berkshirehg.com/wp-content/uploads/2015/08/f1094b-1.pdf)[Form 1095-b – Health Coverage](http://berkshirehg.com/wp-content/uploads/2015/08/f1095b.pdf)

[Instructions for forms 1094-c & 1095-c –](http://berkshirehg.com/wp-content/uploads/2015/08/instructions-1094-95c.pdf) *(Only Employers with 50 or more full-time employees need to complete Forms 1094c-c & 1095c)*[Form 1094-c – Transmittal of Employer-Provided Health Insurance Offer & Coverage Information Returns](http://berkshirehg.com/wp-content/uploads/2015/08/f1094c.pdf)[Form 1095-c – Employer-Provided Health Insurance Offer & Coverage](http://berkshirehg.com/wp-content/uploads/2015/08/f1095c.pdf)

**PRESENTATION IRS** [**IRS Affordable Care Act (ACA) Information Returns (AIR) Presentation** – Employer Information Reporting Scenario Review – Forms 1094C & 1095C](http://ccmhg.com/wp-content/uploads/2015/07/July_AIR_Webinar_Presentation_7_28_2015_for_posting.pdf)  *This presentation applies only to ALEs with 50 or more full-time employees including full-time equivalent employees*

**Other Reporting Resource documents/links:**

–[**2017 Newsletter – Reporting information and New Forms**](http://berkshirehg.com/wp-content/uploads/2015/08/Final-Employer-Reporting-Forms-Released.pdf)  
– [**2017 Link to IRS – ACA Information Center for ALE’s**](https://www.irs.gov/affordable-care-act/employers/aca-information-center-for-applicable-large-employers-ales)