



Egyptian Trust

Important Employer Mandate Information

A Look at the New 6055 and 6056 Affordable Care Act Employer Reporting Requirements Side by Side

In 2015 large employers will have annual reporting responsibilities concerning whether and what health insurance they offered to their full-time employees.

Applicable large employers can find complete list of resources and the latest news at the Applicable Large Employer Information Center. Go to <https://www.irs.gov/Affordable-Care-Act/Employers/Affordable-Care-Act-Tax-Provisions-for-Large-Employers> for more information.

	6055	6056
Overview of Reports	To enforce the INDIVIDUAL mandate.	To enforce the EMPLOYER mandate.
Who Does it Apply to?	Entities that provide Minimum Essential Coverage (MEC*)	Applicable Large Employers (ALE) 2016: Employers with 100 or more full time employees (FTEs) during the 2015 calendar year. 2017: Reduces to include employers with 50 or more FTEs during the 2016 calendar year.
When is it due?	To the IRS by February 28 th if filing a paper return or March 31 st if filing electronically To Individuals by January 31 st Note: the calendar year 2015 will be filed in 2016	To the IRS by February 28 th if filing a paper return or March 31 st if filing electronically To Individuals by January 31 st Note: the calendar year 2015 will be filed in 2016
What information is being reported?	Report ALL MEMBERS covered by a plan that offers MEC (any plan that is not an excepted benefit plan) for at least one day during the calendar year . A calendar year may include more than one plan year. Includes employees, retirees, dependents, independent contractors, qualified beneficiaries, non-employee board members, members covered by a qualified medical child support order (QMCSO). No description of coverage needed, just months member was covered and their SSN number. (<i>If SSN is not collected after 3 attempts, date of birth is acceptable</i>)	Report ALL EMPLOYEES who were full-time (FT) employees (those working 30 or more hours per week) at least one full month during the year. <i>Must report even if no coverage is offered.</i> Report whether coverage was offered during the months the employee was a FT employee and whether it was affordable. If coverage was not offered for an entire month, explain why (for example, the employee was part-time during that month).

	1094	1095
When is this form used?	This form is used by employers who must comply with the employer mandate.	This form is used by an employer who offers a self-funded plan, regardless of applicable large employer (ALE) status.
Which requirement does it fulfill?	6056 reporting for the EMPLOYER mandate	6055 reporting for the INDIVIDUAL mandate
Are statements to individuals required?	No, form is sent to IRS only	Yes, the form is sent to IRS and a copy is sent to individuals (<i>can be provided electronically if the member has consented</i>)

There are two required forms for each set of information being reported:

1. A transmittal form that serves as a cover letter
2. Forms providing data on either the individual or employer mandate, or both, for self-insured employer sponsors.

The instructions and corresponding forms can be found at the following links:

- ALE Reporting [Instructions](#) for employers to file [Form 1094-C](#) to the IRS, and [Form 1095-C](#) to both the IRS and covered individuals. ALEs must file a return with the IRS and issue a statement to their full-time employees about the healthcare coverage the employer offered to the employee (or that the employer did not offer).
- MEC Reporting [Instructions](#) for insurers/plan sponsors to send [Form 1094-B](#) to the IRS, and [Form 1095-B](#) to both the IRS and covered individuals. This is required of all employers (not just applicable large employers) and health insurance issuers that provide MEC. They must report information about the type and period of health coverage to the IRS and to the covered individuals.

**MEC – minimum essential coverage is the type of coverage needed to avoid the fee for not having insurance under the ACA. This includes government-sponsored programs, eligible employer-sponsored programs, individual market plans, and miscellaneous coverage as recognized by the Department of Health and Human Services.*

Upon request, Meritain will provide a report in the 4th Quarter of 2015 that includes the pertinent information at the end of the calendar year to assist the Egyptian School Districts with the filing; however the Employer (District) is responsible for filing the report.

This document is being provided as an informational tool. It is recommended that schools consult with their Own experts or counsel to review the employer mandate requirements. By providing this publication and any attachments, the Egyptian Trust nor Meritain Health are providing legal advice.

