



HCTT-2015-56: Questions and Answers to Help Your Organization Understand ACA Reporting Requirements

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Questions and Answers to Help Your Organization Understand ACA Reporting Requirements

The IRS has a series of [Questions and Answers](#) that helps employers understand the Affordable Care Act reporting requirements that apply to them.

The health care law requires [applicable large employers](#) to file information returns with the IRS and provide statements to their full-time employees about the health insurance coverage the employer offered. An applicable large employer is an employer that employed an average of at least 50 full-time employees on business days during the preceding calendar year.

Here are three questions and answers that address specific situations that might apply to your organization.

Is an ALE member that sponsors a self-insured health plan required to file Form 1094-C and Form 1095-C if the ALE member has no full-time employees?

Generally, yes. An ALE member that sponsors a self-

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insured health plan in which any employee or employee's spouse or dependent has enrolled is required to file Form 1094-C and Form 1095-C, whether or not that employer has any full-time employees and whether or not that individual is a current employee or a full-time employee. For an individual who enrolled in coverage who was not an employee in any month of the year, the employer may file Forms 1094-B and 1095-B for that individual.

Is an employer that is not an ALE member required to file under the Affordable Care Act if the employer sponsors a self-insured health plan that provides minimum essential coverage?

No; however, such an employer is subject to the reporting obligations under the Affordable Care Act. An employer that is not an ALE member that sponsors a self-insured health plan in which any individual has enrolled is not subject to the reporting requirements of ACA. Such an employer will generally satisfy its reporting obligations by filing Form 1094-B and Form 1095-B.

Is an ALE member required to report under the Affordable Care Act with respect to a full-time employee who is not offered coverage during the year?

Yes. An ALE member is required to report information about the health coverage, if any, offered to each of its full-time employees, including whether an offer of health coverage was – or was not – made. This requirement applies to all ALE members, regardless of whether they offered health coverage to all, none, or some of their full-time employees. For each of its full-time employees, the ALE member is required to file Form 1095-C with the IRS and furnish a copy of Form 1095-C to the employee, regardless of whether or not health coverage was or was not offered to the employee. Therefore, even if an ALE member does not offer coverage to any of its full-time employees, it must file returns with the IRS and furnish statements to each of its full-time employees to report information specifying that coverage was not offered.

For the full list of questions and answers about reporting requirements for employers, see our [Reporting Offers of Health Insurance Coverage by Employers](#) page on IRS.gov/aca. The IRS website is also the place to find questions and answers for a [wide range of ACA topics](#) for individuals, employers and other organizations.

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