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Updated IRS Health Care Tax Tip 2015-42: Employers Providing Self-Insured Health Coverage Must Report on Information Returns

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Issue Number: Updated IRS Health Care Tax Tip 2015-42

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Employers Providing Self-Insured Health Coverage Must Report on Information Returns

This tax tip is updated to clarify that self-insured employers that are not applicable large employers, those with fewer than 50 full-time or full-time equivalent employees in the preceding calendar year, should file Form 1095-B. Self-insured employers that are applicable large employers should report health coverage information on Form 1095-C. This tip does not apply to information reporting on health care coverage of individuals who are not employees or entitled to coverage because of a relationship to an employee.

All providers of health coverage, including employers that provide self-insured coverage, [must file annual returns](#) with the IRS reporting information about the coverage and about each covered individual. Insurance Companies must report on coverage under employer plans that are insured.

Employers should report this information on Forms 1094-

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B and 1095-B or on Forms 1094-C and 1095-C, depending on whether the employer is an applicable large employer for purposes of the employer shared responsibility provisions. An [applicable large employer](#) is generally defined as an employer that employed an average of at least 50 full-time employees – including full-time equivalent employees – in the preceding calendar year.

As coverage providers, employers providing self-insured coverage that are not applicable large employers must:

- Report the coverage on a [Form 1095-B](#), Health Coverage, filed with the IRS, accompanied by a Form 1094-B transmittal. While filers of more than 250 Forms 1095-B must e-file, the IRS allows and encourages entities with fewer than 250 forms to e-file.
- Furnish a copy of the 1095-B to a “responsible individual,” the person who should be the statement recipient. For employer coverage the statement recipient generally is the employee. Providers, including self-insured employers, may electronically furnish the Form 1095-B if the recipient consents.

If an employer providing self-insured coverage is an applicable large employer, it generally reports information regarding coverage of an individual on Form 1095-C instead of Form 1095-B. Form 1095-C combines reporting for two provisions of the Affordable Care Act for these employers. However, when reporting coverage of an individual who was not a full-time employee for any month of the year, an applicable large employer may [choose to use Form 1095-B](#).

The information reporting requirements are first effective for coverage provided in 2015. Thus, health coverage providers will file information returns with the IRS in 2016, and will furnish statements to individuals in 2016, to report coverage information in calendar year 2015.

The information that a provider must report to the IRS includes the following:

- The name, address, and employer identification number of the provider.
- The statement recipient’s name, address, and taxpayer identification number, or date of birth if a TIN is not available. If the statement recipient is not enrolled in the coverage, providers may, but are not required to, report the TIN.

- The name and TIN, or date of birth if a TIN is not available, of each individual covered under the policy or program and the months for which the individual was enrolled in coverage and entitled to receive benefits.

For more information, see [Questions and Answers](#) on Information Reporting by Health Coverage Providers on IRS.gov/aca. Employers who provide self-insured coverage should review [Publication 5215](#), Responsibilities for Health Coverage Providers. Applicable large employers should review [Publication 5196](#), Reporting Requirements for Applicable Large Employers.

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