

Health Care Reform Update

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- [Federal Marketplace](#) (HHS)
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Brought to you by:

Brown & Brown Consulting
The Curtis Center
601 Walnut Street, Suite 805
Philadelphia, PA 19106
Phone: 888.880.2212
Fax: 215.561.0395
www.consultbb.com/brokers

IRS Proposes Changes to Minimum Essential Coverage Reporting Requirements (Form 1095-B)

The IRS has issued a proposed rule to simplify the Affordable Care Act (ACA) information reporting requirements for self-insured employers that provide more than one minimum essential coverage plan or program to their employees, or provide minimum essential coverage that is contingent on the employee being covered by other minimum essential coverage.

Background

Section 6055 of the Internal Revenue Code requires any entity that provides [minimum essential coverage](#) to an individual to report certain information about that coverage to the IRS, and furnish a statement to the responsible individual for those enrolled in the plan containing the same information.

Information returns under section 6055 generally are filed using Form 1095-B, though self-insured employers that qualify as [applicable large employers](#) must report information required under section 6055 in Part III of Form 1095-C.

Proposed Rule

Under the [proposed rule](#):

- If an individual is covered by more than one minimum essential coverage plan or program provided by the same reporting entity, **reporting would be required for only one of the plans or programs.**
- **Reporting would not be required for an individual's minimum essential coverage to the extent that the individual is eligible for that coverage only if the individual is also covered by other minimum essential coverage for which section 6055 reporting is required.**

Effective Date

The regulations are generally proposed to apply for **taxable years ending after December 31, 2015**, and may be relied on for calendar years ending after December 31, 2013 until final regulations are released.

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

