

Health Care Reform Update

IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
- [Department of Labor](#)
- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
- [Tax Credits & Deductions](#) (IRS)

FIND A PROVIDER

- [Aetna](#)
- [Amerihealth New Jersey](#)
- [Horizon Blue Cross Blue Shield](#)
- [Independence Blue Cross](#)
- [Oxford Health Plans](#)
- [United Healthcare](#)

FIND A DENTIST

- [Aetna](#)
- [Delta Dental](#)
- [Guardian](#)
- [Metlife](#)
- [United Concordia](#)
- [United Healthcare](#)

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Key Facts About Information Reporting for Employers and Health Coverage Providers

The information reporting provisions under the Affordable Care Act require **insurers, self-insuring employers, and large employers** to submit information returns to the IRS and individuals reporting on health coverage. The IRS is reminding employers and health coverage providers about the types of forms, the purpose of each, and noteworthy dates.

Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*

- This [form](#) is filed by [applicable large employers](#) (ALEs), which generally are employers with **50 or more full-time employees**, including full-time equivalents.
- **ALEs with fully insured health coverage** send this form to full-time employees, with information about the coverage offered. (ALEs that do not offer coverage must still send this form to full-time employees.)
- **ALEs with self-insured health coverage** send this form to individuals they cover, with information about who was covered and when.
- This form is submitted to the IRS with [Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns](#).
- The deadline for filing this form [with the IRS](#) is **February 28, 2017** (or March 31, 2017 if filing electronically).
- The deadline for furnishing this form [to the full-time employee](#) is **March 2, 2017**, which is a 30-day extension from the original due date of January 31.

Form 1095-B, *Health Coverage*

- This [form](#) is filed by [providers of minimum essential coverage](#), including employers that are not ALEs but who offer employer-sponsored self-insured health coverage.
- This form is used to report information to covered individuals about each person enrolled in coverage, and is sent to the person identified as the "responsible individual" on the form.
- This form is submitted to the IRS with [Form 1094-B, Transmittal of Health Coverage Information Returns](#).
- The deadline for filing this form [with the IRS](#) is **February 28, 2017** (or March 31, 2017 if filing electronically).
- The deadline for furnishing this form [to the responsible individual](#) is **March 2, 2017**, which is a 30-day extension from the original due date of January 31.

Additional Resources

The IRS provides a set of [Q&As](#) on information reporting for self-insuring employers and other providers of minimum essential coverage, as well as a set of [Q&As](#) for ALEs.

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.

