



Beginning in 2015, the ACA required small employers (<50 full-time employees) that offer self-insured group health coverage and all large employers (\geq 50 full-time employees), whether or not they offer group health coverage, to provide information about the coverage to enrollees and the IRS. The IRS recently published draft instructions and Forms for ACA employer reporting for 2016. This is a sign that the second round of reporting is almost upon us. The draft forms and instructions can be viewed at:

[Draft Form 1094-B](#)

[Draft Form 1095-B](#)

[Draft Form 1094-C](#)

[Draft Form 1095-C](#)

[Draft Instructions for C Forms](#)

[Draft Instructions for B Forms](#)

It is unlikely the IRS will reprise the delayed filing deadlines and lenient good faith compliance standard granted in 2015. Forms that incorporate the IRS's new changes must be provided to enrollees by January 31, 2017 and filed with the IRS by February 28, 2017 (paper) or March 31, 2017 (electronic). Financial penalties for reporting deficiencies are significant, **so now is the time to get ready for 2016 reporting.**

Significa offers services to help employers meet their ACA reporting obligations. The services include:

- Collection and configuration of the data necessary to complete the IRS Forms;
- E-filing of Forms with the IRS; and
- Furnishing copies of Forms to the employer for distribution (mailing costs and supplies not included)

To arrange assistance with your 2016 employer reporting, complete and return the applicable request form to dalbright@significabenefits.com. The request form includes additional details about Significa's reporting services, as well as pricing, deadlines, and terms.

- If Significa administers your major medical plan use this request form:

[ACA Employer Level Data Request Significa Medical Client](#)

- If Significa does not administer your major medical plan, use this request form:

[ACA Employer Level Data Request Non Significa Medical Client](#)

If you have questions about Significa's ACA employer reporting services, pricing, or terms, please feel free to contact us at 800-433-3746.