



Important Information about the New ACA Healthcare Reporting Forms

1. WHAT IS THE NEW AFFORDABLE CARE ACT (ACA) REPORTING?

- ACA Reporting is the process of meeting the new government mandate that employers annually report information about healthcare coverage provided to employees.
- This information must be filed with the IRS and a statement must be furnished to each employee.
- These forms must be filed in early 2016 with information about the calendar year 2015.
- This provides an excellent opportunity for accounting professionals to increase revenue by assisting clients with this important filing requirement which many employers will find confusing.

2. WHO NEEDS TO DO ACA REPORTING?

- All self-insured companies, regardless of size, must file.
- Employers with 50 or more Full Time Equivalent (FTE) employees must file.
- Roughly, the FTEs is equal to the number of full time employees, plus the total number of hours worked in a week by all part-time employees divided by 30. $(\text{Full time Employees}) + \left(\frac{\text{Total hours of part time employees}}{30}\right) = \text{FTEs}$
- Due to the calculations, a company with less than 50 full time employees may be required to file.
- For more information on FTEs, see the calculator here: <https://www.healthcare.gov/shop-calculators-fte/>

3. WHAT ARE THE NEW ACA FORMS?

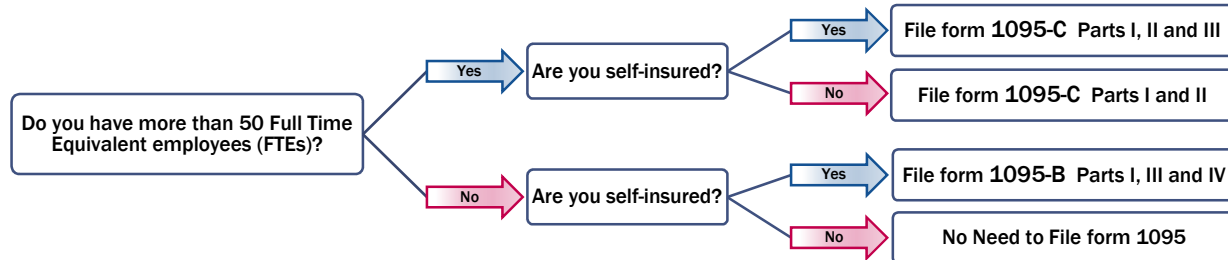
- **1095-A** > This form will be issued by the exchanges/market places. Because there are very few issuers we will not be stocking this form and you should not have to worry about filing this form.
- **1095-B** > This form is to be issued by Healthcare Insurers and Self-Insured Employers. A copy must be filed with the IRS and a copy must be provided to the employee as proof of coverage. **We Will be stocking the 1095-B.**
- **1095-C** > This form must be filed by Employers with at least 50 Full Time Equivalent employees. See section 2 for more information on FTEs. A copy must be filed with the IRS and a copy must be provided to the employee as proof of coverage. **We Will be stocking the 1095-C.**
- **Envelope Compatible versions.** The current standard version of the forms is landscape and is not suitable for mailing in a window envelope. We have developed portrait versions of the 1095-B and 1095-C that will work with window envelopes for mailing to employees. **We will stock these versions**, once we receive final IRS approval. Note: The copy filed with the IRS must still be the standard landscape format.
- **Transmittal forms.** When filing with the IRS via paper forms, the forms must be accompanied by the appropriate transmittal summary form. The summary form for the 1095-B is the **1094-B** and the summary for the 1095-C is the **1094-C**. **We will be stocking both** of these forms when they are available.

For more information on ACA Reporting or to place your order
Visit www.TaxCalcUSA.com
or Call 1-866-929-2252

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4. WHICH FORMS DO I NEED TO FILE?

- If the employer has 50 or more FTEs, they must file form 1095-C. Self-insured employers with 50 or more FTEs must complete all 3 parts of 1095-C. Other firms with 50 or more FTEs file form 1095-C with Parts I and II filled in. When form 1095-C is filed on paper, a transmittal summary form 1094-C must also be filed.
- If an employer is self-insured, but has fewer than 50 FTEs, they must file form 1095-B with parts I, III and IV completed. When form 1095-B is filed on paper, a transmittal summary form 1094-B must also be filed.
- Employers that have fewer than 50 FTEs and are not self-insured do not need to file form 1095.
- When a 1095-B or 1095-C form is filed with the IRS, a copy must be sent to the Employee.



5. WHERE DO I GET THE FORMS?

- **TaxCalcUSA** will stock a full selection of the standard 1095 forms that can be filed with the IRS and sent to the employee. We will also carry both of the 1094 transmittal summary forms. Additionally, we will offer versions of the 1095-B and 1095-C that are suitable for mailing to the employee in a window envelope. This version cannot be filed with the IRS, however, it will be convenient to mail to employees in our compatible window envelopes.
- Below is a table of the forms and our new item numbers. Note: previous versions of the item numbers may appear elsewhere in our literature, either is acceptable to use when ordering from us. All of these are Laser/Inkjet forms.

| Form | TaxCalcUSA Item Number | Description |
|--------|------------------------|--|
| 1095-B | B1095B05 | 1095-B Health Coverage - Federal or Recipient Copy |
| 1095-B | B95BFPREC05 | 1095-B Health Coverage -Recipient Copy compatible with window envelope |
| 1095-B | B95BPERFI05 | 1095-B Blank form Recipient Copy with instructions on back |
| 1095-B | WONEPERF05 | 1095-B Blank form Recipient Copy NO instructions on back |
| 1095-C | B1095C05 | 1095-C Health Coverage - Federal or Recipient Copy |
| 1095-C | B95CFPREC05 | 1095-C Health Coverage -Recipient Copy compatible with window envelope |
| 1095-C | B95CPERFI05 | 1095-C Blank form Recipient Copy with instructions on back |
| 1095-C | WONEPERF05 | 1095-C Blank form Recipient Copy NO instructions on back |
| 1094-B | B1094B05 | 1094-B Transmittal of Health Coverage form |
| 1094-C | B1094CS05 | 1094-C Employer Health Transmittal 3 page Kit |
| 1095 | 95DWENV05 | Double Window Envelope for 1095 Recipient Copy form Moisture Seal Flap |
| 1095 | 95DWENV05 | Double Window Envelope for 1095 Recipient Copy form Self-Seal Flap |

6. HOW DO I PRINT, MAIL AND FILE THE ACA FORMS?

- The **1099-ETC** payroll and wage reporting software we sell has long been established as the industry leader. 1099-ETC will now support all of the forms listed in section 5 above. With the addition of the ACA module, the software will allow you to print the Recipient copies and Federal copies of the 1095 forms and the 1094 Transmittal forms. All these forms can be printed on our pre-printed forms or the appropriate blank perforated forms.
- Our recipient version of the 1095 forms are designed to work perfectly with our new 1095 window envelopes making mailing easy and efficient. The due date for the 2015 recipient 1095 forms is March 31, 2016. Federal forms are due May 31 when filed on paper and June 30 when E-Filed.
- The 1099-ETC with the ACA module will also let you e-File the Federal copies of the 1095 forms directly.



1099-ETC