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# ACA Reporting Timeline

Beginning in 2016, the Affordable Care Act (ACA) requires insurers, small employers with *self-insured health plans*, and all Applicable Large Employers (those with 50 or more full-time and full-time equivalent employees (FTEs)) to report certain information about health coverage to the IRS and provide certain individuals with an annual statement.

Here is an overview of reporting responsibilities and a list of recommended actions you may need to take in order to meet 2016 deadlines. Refer to the ACA Dashboard under Shared Responsibility in the MyResource [ACA](#) section and the [IRS website](#) for more information. Your HRBP is a key Healthcare Reform resource to help guide you through the ADP report and understanding the ACA filing.

## NOW\*

1. Determine if you had 50 or more full-time and FTE employees in the **2014 calendar year** and what type of insurance (*self-insured or fully insured*) you offered, if any.

Use the [FTE Calculator](#) in MyResource to determine how many full-time and Full-Time Equivalent employees you employed in 2014.

**Note:** Where the combined total of full-time and FTE employees in a controlled group is 50 or more, each individual employer is subject to reporting.

2. Based on this number and the type of coverage you offer, determine what forms you must use to report, if any.

- **50 or more (Self-insured, Fully Insured or No Insurance)** – Complete and file Forms [1095-C](#) and [1094-C](#)
- **Less than 50 (Self-insured)** – Complete and file Forms [1095-B](#) and [1094-B](#)
- **Less than 50 (Fully Insured)** – Insurer is responsible for filing
- **Less than 50 (No Insurance)** – Reporting is not required

## 2015

### October - November\*

If you are required to report, gather the information you need to complete applicable forms, such as:

- Employee’s name, SSN, and address;
- Employer’s name, EIN, telephone number, and address;
- The months in which the employer offered coverage;
- The employee’s share of the lowest cost monthly premium for self-only coverage;
- The months in which a safe harbor (or other situation) applied (e.g., the employee was not a full-time employee)

### December\*

Inform employees that they will receive [Form 1095-C](#) or [Form 1095-B](#) by February 1, depending on which form applies to your company. If your open enrollment is in the fall, consider using it as an opportunity to notify employees that they will receive the annual statement starting in 2016.

## 2016

### January\*

Confirm data collected for the forms is still accurate and make appropriate changes if needed. Download your report from MyResource to gather payroll data to help you complete the forms.

### February 1

Provide annual statement (a copy of [Form 1095-C](#) or [Form 1095-B](#), depending on which applies to your company) to employees by February 1, 2016. **Note:** The deadline in subsequent years is January 31, unless January 31 is a weekend or holiday.

### February 29

If you file a paper copy, the forms must be filed with the IRS no later than February 29, 2016.

### March 31

If you file electronically (required if filing 250 or more forms), you have until March 31, 2016 to file the forms.

**\* Recommended dates to help you prepare for and meet the 2016 reporting deadlines.**

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