



IC Memorandum 15-35

Commonwealth of Kentucky
Personnel Cabinet
Department of Employee Insurance
2nd Floor, State Office Building
501 High Street
Frankfort, Kentucky 40601

Website kehpn.ky.gov

To: **ONLY** Insurance Coordinators (ICs) of Health Departments, Quasi and select other KEHP employer group participants

From: Department of Employee Insurance (DEI)

Re: 2015 Affordable Care Act Employer Reporting Requirements

Date: November 19, 2015

The Affordable Care Act (ACA) requires you, the employer, to report information to the Internal Revenue Service (IRS), and to provide IRS forms to your employees. Although KEHP cannot report on behalf of the employers participating in the plan, the KEHP will support select quasi and other employers participating in the KEHP with reporting obligations by providing information concerning your employee's health insurance coverage by month. More details on what KEHP will provide via KHRIS will be available in the next few weeks. A report will be available for each employer to download that will provide the necessary information to populate the health insurance related lines on Form 1095-B or 1095-C.

We mailed a packet to employer groups in June 2015 with very detailed specifics of the necessary reporting requirements. Another packet was mailed in October. If you need another copy, you may contact us at donna.marcum@ky.gov and another copy will be emailed to you.

Below are the major highlights of the ACA reporting requirements:

IF YOU HAVE FEWER THAN 50 FULL-TIME EMPLOYEES

- FORM 1094-B - Transmittal of Health Coverage Information Returns – Employer reports to the IRS each individual who was enrolled in the health plan and entitled to receive benefits.**
 - **Reporting deadline:** February 28, 2016 (or March 31, 2016 if filling electronically).
 - **Examples of data necessary:** Employer name, EIN, contact person, address, number of 1095-B forms submitted.
 - **Who has data?:** Employer should have all necessary data needed
- FORM 1095-B - Health Coverage Form- Similar to a W-2, Employers send this form to each employee.**
 - **Reporting deadline:** January 31, 2016.
 - **Examples of data necessary:** Employee and employer demographic information, coverage provider name, EIN, contact, address (employer's name not KEHP), names of covered individuals and dependents, coverage by month, etc.
 - **Who has data?:** Employer will have this data except for lines 23-28, which will be provided by KEHP.



IF YOU HAVE 50 OR MORE FULL-TIME EMPLOYEES

1. FORM 1094-C - Transmittal of Employer Provided Insurance Offer and Coverage Information Returns

- **Reporting deadline:** February 28, 2016 (or March 31, 2016 if filling electronically).
- **Examples of data necessary:** Name of employer, contact person, number of 1095-C forms, offering of minimum essential coverage, full-time employee count, etc.
- **Who has data?:** Employer should have all necessary data.

2. FORM 1095-C - Employer-Provided Health Insurance Offer and Coverage – Similar to a W-2. Employers send this form to each employee.

- **Reporting deadline:** January 31, 2016.
- **Examples of data necessary:** Employee and employer demographic information, offer of coverage by month (eligibility determined by employer), names of covered individuals and dependents, coverage by month (KEHP will have this data), etc.
- **Who has data?:** Employer will have all necessary data with the exception of lines 17-22, which will be provided by KEHP.

If you have any questions about the ACA reporting requirements, you may visit the Personnel Cabinet's website at personnel.ky.gov and select the ACA link (this will be available by Nov. 25), or you may contact Sharron Burton at Sharron.burton@ky.gov.

