



# ***Affordable Care Act (ACA) Information Returns (AIR)***

*Working Group Meeting  
May 28, 2015*

Overview of the Draft Publication 5164



# Agenda

*This is the fifth AIR working group webinar; previous sessions have provided an overview of the ACA Information Returns program, electronic filing requirements (e.g. forms, schemas, and business rules). This session will focus on the TCC application process and Publication 5154 overview.*

**Things To Know**

**ACA Application for TCC**

**Publication 5164 Walk Through**

**Live Q&A**



# Things To Know

## ***Important things to know about electronically filing ACA Information Returns***

- Affordable Care Act Information Returns (Forms 1094-B, 1095-B, 1094-C and 1095-C) must be filed using “AIR” (Affordable Care Act Information Return System) – ACA Information Returns may not be filed using FIRE.
- Acceptable Format for Transmission is XML (Returns will not be accepted electronically in any other format).
- Each transmission is limited to 100MB, transmissions larger than 100MB must be split.
- Testing for Calendar Year 2014 returns (voluntary year) will begin July 2015 and Calendar Year 2014 returns may be filed beginning October 2015.
- Returns for Calendar Year 2015 must be filed with the IRS by February 28, 2016 (paper) or March 31, 2016 (electronic).



# ACA Transmission Control Code (TCC)

- If you file 250 or more of any of the following ACA Information Returns, you are required to file them electronically through the AIR System:
  - Form 1094-B, *Transmittal of Health Coverage Information Returns*
  - Form 1095-B, *Health Coverage*
  - Form 1094-C, *Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns*
  - Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*
- To file electronically, you must submit the *ACA Application for Transmitter Control Code (TCC)*.



# How Do I Get Started with the TCC?

Determine who will perform the functions related to electronic filing in your firm or organization.

Identify who will be the:

- Responsible Official(s) - individuals with responsibility for the authority over the electronic filing of ACA Information Returns operation for the firm or organization at one location. The Responsible Official is also the first point of contact with the IRS, has authority to sign original/revised *ACA Application for TCC*, and is responsible for ensuring that all requirements are adhered to.
- Contact(s) - individuals who may be responsible for transmitting and/or are available for inquiries from the IRS on a daily basis. A minimum of two Contacts must be provided on the application and a maximum of 10 may be provided.



## How Do I Get Started with the TCC? (cont.)

1. Responsible Officials and Contacts register with e-services. Registration is where you obtain a login specifically for your use. You will create a username and password that apply only to you.
  - You must confirm your registration before you will be able to submit the ACA Application for TCC. A confirmation code will be sent to you via U.S. Postal Service within 10 – 14 business days. Log into e-services and enter your confirmation code to confirm your registration.
2. Responsible Official access the ACA Application for TCC available through e-services. (The application does not have to be completed in a single session, it can be saved and a tracking number will be assigned.)



# What Information Do I Need to Complete the Application?

- Information about the Firm including the Employer Identification Number (EIN), legal business name, doing business as (DBA) name and business type (e.g. corporation, partnership, LLC, Government Agency, etc.).
- Information about the Responsible Official(s) and Contact(s) – these individuals must have completed the registration process in e-services before the application can be submitted.
- Information about the roles your firm will perform:
  - Software Developer - An organization that writes either origination or transmission software according to IRS specifications.
  - Transmitter - A third-party that directly sends the electronic return data to the IRS on behalf of any business.
  - Issuer - A business that is required to file ACA Information Returns and is transmitting only their information returns.
- Transmission Method – you will be asked to provide information about the transmission method you will use and/or the transmission method for your Software Package.

# Software Developer Role

- If you select the Software Developer Role additional information is required to assign a Software ID; the additional Software Developer information includes the type of Software Package, the forms supported by the software, and the transmission method.
- As testing is completed, the ACA Application for TCC will show the current status for each Software Package. When testing is successful the Test Status will be set to “P” Production.

**Software IDs:**

Year	SW Package	Status	Forms	Software ID	Status	Transmission Method
2014	Online	Test	1094/1095C	14A0000629	Test	AFA for ACA Internet Transmitter ,A2A System Enroller
			1094/1095B	14A0000630	Test	A2A System Enroller ,AFA for ACA Internet Transmitter
2014	COTS	Test	1094/1095B	14A0000633	Test	A2A System Enroller ,AFA for ACA Internet Transmitter





# Transmitter Control Codes

TCCs are assigned based on the roles you selected on your application.

## TCC Information:

Role	T/P Indicator	TCC	Status
Transmitter	P	BBQZ8	Active
Software Developer	T	BBQZB	Active

After the IRS validates the information submitted on the ACA Application for TCC, the TCCs will be assigned and visible online. Additionally, letters will be sent to the firm's address via U.S. Postal Service providing each TCC assigned. If more than one role is selected, you will receive more than one TCC.

Initially, all TCCs are set to "T" Test. After completing a successful communication test, Transmitter and Issuer TCCs will be set to P "Production". Software Developer TCCs are permanently in T "Test".



# Publication 5164, Test Package for Electronic Filers of Affordable Care Act (ACA) Information Returns

This publication defines the testing requirements for external Software Developers and Transmitters:

- Submit ACA Application for Transmitter Control Code (TCC).
- Prepare test submissions in an XML format for the forms they will support.
- Verify IRS can process the transmission and return a Receipt ID.
- Verify the transmitter can retrieve the acknowledgement and associated error file using the Receipt ID.



# ACA Information Returns

- Below are the information returns that can be electronically filed for PY 2015.
  - Form 1094-B, Transmittal of Health Coverage Information Returns
  - Form 1095-B, Health Coverage
  - Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns
  - Form 1095-C, Employer-Provided Health Insurance Offer and Coverage
- The Form 1094-B must be submitted with one or more Forms 1095-B.
- The Form 1094-C must be submitted with one or more Forms 1095-C.

Exception: Any Corrected Form 1094-C must be submitted without Forms 1095-C.
- A single transmission cannot contain both Forms 1094/1095-B and Forms 1094/1095-C.



# Affordable Care Act Information Returns Program



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## Affordable Care Act Information Returns (AIR) Program



The two new information returns and two new transmittal forms for the Affordable Care Act (ACA) are:

- Form 1094-B, Transmittal of Health Coverage Information Returns
- Form 1095-B, Health Coverage
- Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns
- Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

ACA information returns and transmittals are electronically filed through the ACA Information Returns (AIR) system in 2015 for Tax Year 2014. Find out more information on the [Affordable Care Act Information Returns \(AIR\) - Did You Know?](#) page.

[Affordable Care Act Information Returns \(AIR\) Program Overview page.](#)

Information on the introduction and background for electronically filing through AIR, including monthly working group meeting presentations.

[Affordable Care Act Information Returns \(AIR\) Schemas and Business Rules](#)

Find information about schemas and business rules for Forms 1094-B, 1095-B, 1094-C and 1095-C

[Affordable Care Act Information Returns Assurance Testing System \(AATS\)](#)

Find information about testing ACA Information Returns.

The scheduled start date for AATS is July 2015. Tax Year 2014 test scenarios have posted to the AATS page.



AATS web page

Page Last Reviewed or Updated: 03-Apr-2015

<http://www.irs.gov/for-Tax-Pros/Software-Developers/Information-Returns/Affordable-Care-Act-Information-Return-AIR-Program>



# AATS Submission Narratives

Submission narratives are available from the AIR web page:

<http://www.irs.gov/for-Tax-Pros/Software-Developers/Information-Returns/Affordable-Care-Act-Information-Return-AIR-Program>

For Processing Year (PY) 2015

- Software Developers supporting Forms 1094/1095-B, must complete and pass submissions 1 and 2.
- Software Developers supporting Forms 1094/1095-C, must complete and pass submissions 3, 4 and 5.
- Software Developers supporting both form types must complete and pass all submissions and associated test scenarios.



# AATS Submission Requirements

- Each submission narrative contains all of the information to complete the required forms (test scenarios) that are included in the submission and prepare the XML.
- It is essential that the Software Developer read the form instructions carefully prior to preparing the submission. For example, the Instructions for Form 1095-C requires the use of codes, not defined in the narrative, which must be included within your submission where appropriate.
- It is possible that the information returns used in the test scenarios may not include information on every line. While it may appear that a given test scenario is incomplete, the absence of data in a specific field may be intentional.
- Use only the data provided in the narrative and the form instructions to prepare the XML submission.



## Required AATS Submissions for 1094-B/1095-B

	Scenario	Form Type	Scenario Short Description
Submission 1 1094-B/1095-B	1-0	1094-B	1094-B: Transmittal filed by Tigris Insurance for two policy holders.
	1-1	1095-B	1095-B: Individual Market insurance coverage for Policy Holder and one other covered individual for all 12 months. Provider of Coverage is Tigris Insurance.
	1-2	1095-B	1095-B: Individual Market insurance coverage for Policy Holder and one other covered individual for seven months, June through December, inclusive. Provider of Coverage is Tigris Insurance.
Submission 2 1094-B/1095-B	2-0	1094-B	1094-B: Transmittal filed by Aetna Insurance for three policy holders
	2-1	1095-B	1095-B: Individual Market insurance coverage for Policy Holder and one other covered individual for all 12 months. Provider of Coverage is Aetna Insurance.
	2-2	1095-B	1095-B: Individual Market insurance coverage for Policy Holder and one other covered individual for six months, July through December, inclusive. Provider of Coverage is Aetna Insurance.
	2-3	1095-B	1095-B: Employer Sponsored Coverage through a SHOP plan for Policy Holder and one other covered individual for nine months, January through September, inclusive. Provider of Coverage is Aetna Insurance.



# Required AATS Submissions for 1094-C/1095-C

	Scenario	Form Type	Scenario Short Description
Submission 3 1094-C/1095-C	3-0	1094-C	1094-C: Authoritative transmittal for three employees. ALE is a member of an Aggregated ALE Group for the entire year. ALE is eligible for Section 4980H Transition Relief. ALE does not provide Minimum Essential Coverage (MEC) for five months, January through May, inclusive. It provides MEC for seven months, June through December, inclusive. There are four other ALE members of this Aggregated ALE group.
	3-1	1095-C	1095-C: Employee not offered MEC for five months, January through May, inclusive. For seven months, June through December, inclusive, employee was offered MEC providing Minimum Value and spouse and dependents were offered MEC. The ALE met the 4980H Affordability Form W-2 Safe Harbor for this employee.
	3-2	1095-C	1095-C: Employee not offered MEC for five months, January through May, inclusive. For seven months, June through December, inclusive, employee was offered MEC providing Minimum Value and spouse and dependents were offered MEC. The employee enrolled in the coverage offered.
	3-3	1095-C	1095-C: Employee not offered MEC for five months, January through May, inclusive. For seven months, June through December, inclusive, employee was offered MEC providing Minimum Value and dependents (not spouse) were offered MEC. The employee enrolled in the coverage offered.
Submission 4 1094-C/1095-C	4-0	1094-C	1094-C: Non-authoritative Transmittal for four employees. Designated Government Entity filed for the ALE.
	4-1	1095-C	1095-C: Employee was offered MEC providing Minimum Value and dependents (not spouse) were offered MEC for all 12 months. Employee enrolled in coverage offered.
	4-2	1095-C	1095-C: Employee was offered MEC providing Minimum Value and spouse and dependents were offered MEC for the months January through July, inclusive. Employee enrolled in coverage offered. The employee was not employed in the months August through December, inclusive.
	4-3	1095-C	1095-C: For seven months, January through July, inclusive, the employee was not employed. From August through December, inclusive, the employee was offered MEC providing Minimum Value and dependents (not spouse) were offered MEC. The employee enrolled in coverage offered.
	4-4	1095-C	1095-C: The employee was not employed in January. From February through December, inclusive, the employee was offered MEC providing Minimum Value and spouse and dependents were offered MEC. The employee enrolled in coverage offered.





## Required AATS Submissions for 1094-C/1095-C con't.

	Scenario	Form Type	Scenario Short Description
Submission 5 1094-C/1095-C	5-0	1094-C	1094-C: Authoritative transmittal for three employees. ALE is a member of an Aggregated ALE Group with one other member. The ALE certified eligibility for both the Qualifying Offer Method and Section 4980H Transition Relief. The ALE provided MEC for the months January through December, inclusive.
	5-1	1095-C	1095-C: ALE provided self-insured coverage for all 12 months. The offer was for Minimum Essential Coverage providing Minimum Value for the employee with employee contribution for self-only coverage equal to or less than 9.5% mainland single federal poverty line. The offer also included MEC for spouse and two dependents. The employee accepted the coverage offered.
	5-2	1095-C	1095-C: ALE provided self-insured coverage for all 12 months. The offer was for Minimum Essential Coverage providing Minimum Value for the employee with employee contribution for self-only coverage equal to or less than 9.5% mainland single federal poverty line. The offer also included MEC for spouse and two dependents. One dependent was covered for seven months, June through December, inclusive.
	5-3	1095-C	1095-C: ALE provided self-insured coverage for part-time employee for the months of March through December, inclusive. This coverage also included dependents. The employee was not employed the months of January and February. The employee enrolled in the coverage offered.



# AATS Submission Evaluation Criteria

- The criteria for determining whether a transmission passes or fails is determined using a character-by-character comparison tool. The transmission will pass when it exactly matches (including leading, trailing, and embedded spaces; punctuation, and capitalization (case sensitive) the answer key for each test scenario included in the transmission. The system will return a “no match” for the element for each error in the data file associated with the Acknowledgement.
- The submission will only be accepted in XML-format. ASCII format and PDF format are not supported for these forms.
- Business Rules will not be executed (are not validated) in the AATS environment for PY2015.



# AATS Acknowledgement

Use the Receipt ID to retrieve the Acknowledgement file. AIR provides the following responses:

Status	Response	Action
Accepted	The submission narratives matched the IRS answer key without errors.	Contact the help desk for confirmation and update of the TCC and/or Form Status. [Telephone Number Pending]
Accepted with Errors	The submission narratives did not match the IRS answer key. The transmitter will receive an error data file identifying the elements where the errors were found with a "no match" response.	Correct and resubmit. Note: The help desk cannot provide any additional detail than the information returned in your Acknowledgement.
Processing	IRS has not completed processing the transmission	Check back later
Rejected	There is an XML schema or validation error.	Correct and resubmit
Not Found		Verify Receipt ID and resubmit Acknowledgement request



# Communications Test

- Transmitters, including Issuers, will conduct a communication test using approved software.
- To pass a communications test, the transmitter, including issuers, must prepare a transmission in XML format, submit it for processing, receive a Receipt ID and obtain the Acknowledgement and attached error file if applicable.
- Prior to moving the TCC of Transmitter, including Issuers, to Production "P", the IRS must confirm the transmitter transmitted a file and was able to retrieve an Acknowledgement.



# For More Information

Information about the Affordable Care Act Information Returns (AIR) Program page can be found at <http://www.irs.gov/for-Tax-Pros/Software-Developers/Information>Returns/Affordable-Care-Act-Information-Return-AIR-Program>.

The following topics are available:

- [AATS Test Scenarios](#) (including the AATS Updates)
- AIR User Guides and Publications
- AIR Schemas and Business Rules

QuickAlerts, an IRS e-mail service, is used to disseminate information quickly to subscribers. This service provides Tax Professionals with up-to-date information on electronic filing throughout the year, with particular emphasis on issues during the filing season. For more information on QuickAlerts and how to subscribe go to:

<http://www.irs.gov/Tax-Professionals/e-File-Providers-&-Partners/Subscribe-To-QuickAlerts>



# Non-Technical Online Resources

Topic	Details	Source
ACA Tax Law	IRS ACA Homepage	<a href="http://irs.gov/aca">irs.gov/aca</a>
	4980H – Employer Shared Responsibility Provisions	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions">http://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions</a>
	4980H Q&As	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act">http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act</a>
	6056 Information Reporting Overview	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Applicable-Large-Employers">http://www.irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Applicable-Large-Employers</a>
	6056 Information Reporting Q&As	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offer-of-Health-Insurance-Coverage-by-Employers-Section-6056">http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offer-of-Health-Insurance-Coverage-by-Employers-Section-6056</a>
	6055 Information Reporting Overview	<a href="http://irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Providers-of-Minimum-Essential-Coverage">irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Providers-of-Minimum-Essential-Coverage</a>
	6055 Information Reporting Q&As	<a href="http://irs.gov/Affordable-Care-Act/Questions-and-Answers-on-Information-Reporting-by-Health-Coverage-Providers-Section-6055">irs.gov/Affordable-Care-Act/Questions-and-Answers-on-Information-Reporting-by-Health-Coverage-Providers-Section-6055</a>
	Legal Guidance and Other Resources	<a href="http://irs.gov/Affordable-Care-Act/Affordable-Care-Act-of-2010-News-Releases-Multimedia-and-Legal-Guidance">irs.gov/Affordable-Care-Act/Affordable-Care-Act-of-2010-News-Releases-Multimedia-and-Legal-Guidance</a>
	e-File Overview	<a href="http://irs.gov/Businesses/Corporations/e-file-Affordable-Care-Act-Information-Reports">irs.gov/Businesses/Corporations/e-file-Affordable-Care-Act-Information-Reports</a>



# Technical Online Resources

Topic	Details	Source
<b>ACA Information Returns (AIR) Program</b>	AIR Homepage	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program</a>
	Did You Know?	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Did-You-Know%3F">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Did-You-Know%3F</a>
	Working Group Meeting Details	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Overview">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Overview</a>
	Schema to Form Crosswalk	<a href="http://irs.gov/PUP/for_taxpros/software_developers/information_returns/AIR_Working_Group_Meeting_02192015v2.pdf">irs.gov/PUP/for_taxpros/software_developers/information_returns/AIR_Working_Group_Meeting_02192015v2.pdf</a>
	2014 DRAFT Schemas	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Tax-Year-2014-Schemas-for-Affordable-Care-Act-Information&gt;Returns-(AIR)">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Tax-Year-2014-Schemas-for-Affordable-Care-Act-Information&gt;Returns-(AIR)</a>
	AIR Mailbox – <i>Technical Inquiries Only</i>	<a href="mailto:airmailbox@irs.gov">airmailbox@irs.gov</a>
	Subscribe to Quick Alerts	<a href="http://www.irs.gov/Tax-Professionals/e-File-Providers-&amp;-Partners/Subscribe-To-Quick-Alerts">http://www.irs.gov/Tax-Professionals/e-File-Providers-&amp;-Partners/Subscribe-To-Quick-Alerts</a>



# Additional Online Resources

Topic	Details	Source
<b>Forms and Instructions</b>	Form 1095-B	<a href="http://www.irs.gov/pub/irs-pdf/f1095b.pdf">http://www.irs.gov/pub/irs-pdf/f1095b.pdf</a>
	Instructions 1095-B	<a href="http://www.irs.gov/pub/irs-pdf/i109495b.pdf">http://www.irs.gov/pub/irs-pdf/i109495b.pdf</a>
	Form 1095-C	<a href="http://www.irs.gov/pub/irs-pdf/f1095c.pdf">http://www.irs.gov/pub/irs-pdf/f1095c.pdf</a>
	Instructions 1095-C	<a href="http://www.irs.gov/pub/irs-pdf/i109495c.pdf">http://www.irs.gov/pub/irs-pdf/i109495c.pdf</a>
	Form 1094-B	<a href="http://www.irs.gov/pub/irs-pdf/f1094b.pdf">http://www.irs.gov/pub/irs-pdf/f1094b.pdf</a>
	Form 1094-C	<a href="http://www.irs.gov/pub/irs-pdf/f1094c.pdf">http://www.irs.gov/pub/irs-pdf/f1094c.pdf</a>
<b>Publications</b>	Publication 5164 (Early Look)	<a href="http://www.irs.gov/PUP/for_taxpros/software_developers/information_returns/Draft_%20Publication_%205164.pdf">http://www.irs.gov/PUP/for_taxpros/software_developers/information_returns/Draft_%20Publication_%205164.pdf</a>
	Publication 5165 (Early Look)	<a href="http://www.irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program">http://www.irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program</a>
	AIR Submission Composition and Reference Guide	TBD
<b>Regulations</b>	4980H Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-02-12/pdf/2014-03082.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-02-12/pdf/2014-03082.pdf</a>
	6055 Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05051.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05051.pdf</a>
	6056 Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05050.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05050.pdf</a>



# Appendix



# Non-Technical Online Resources

Topic	Details	Source
ACA Tax Law	IRS ACA Homepage	<a href="http://irs.gov/aca">irs.gov/aca</a>
	4980H – Employer Shared Responsibility Provisions	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions">http://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions</a>
	4980H Q&As	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act">http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act</a>
	6056 Information Reporting Overview	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Applicable-Large-Employers">http://www.irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Applicable-Large-Employers</a>
	6056 Information Reporting Q&As	<a href="http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offers-of-Health-Insurance-Coverage-by-Employers-Section-6056">http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Reporting-of-Offers-of-Health-Insurance-Coverage-by-Employers-Section-6056</a>
	6055 Information Reporting Overview	<a href="http://irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Providers-of-Minimum-Essential-Coverage">irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Providers-of-Minimum-Essential-Coverage</a>
	6055 Information Reporting Q&As	<a href="http://irs.gov/Affordable-Care-Act/Questions-and-Answers-on-Information-Reporting-by-Health-Coverage-Providers-Section-6055">irs.gov/Affordable-Care-Act/Questions-and-Answers-on-Information-Reporting-by-Health-Coverage-Providers-Section-6055</a>
	Legal Guidance and Other Resources	<a href="http://irs.gov/Affordable-Care-Act/Affordable-Care-Act-of-2010-News-Releases-Multimedia-and-Legal-Guidance">irs.gov/Affordable-Care-Act/Affordable-Care-Act-of-2010-News-Releases-Multimedia-and-Legal-Guidance</a>
	e-File Overview	<a href="http://irs.gov/Businesses/Corporations/e-file-Affordable-Care-Act-Information-Reports">irs.gov/Businesses/Corporations/e-file-Affordable-Care-Act-Information-Reports</a>

# IRS ACA Homepage (IRS.gov/aca)

## 1. ACA Homepage



The screenshot shows the IRS ACA homepage with the following elements:

- Header:** IRS logo, navigation links (Subscriptions, Language, Information For...), and a search bar.
- Navigation Menu:** Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, for Tax Pros.
- Main Banner:** "Affordable Care Act Tax Provisions" with a photo of a doctor and a patient.
- Affordable Care Act Topics:**
  - Individuals and Families
  - Employers
  - Other Organizations
  - Tax Professionals
  - What's Trending
  - News
  - Health Care Tax Tips
  - Questions and Answers
  - List of Tax Provisions
  - Legal Guidance and Other Resources
  - Affordable Care Act Tax Provisions Home
- Affordable Care Act (ACA) Tax Provisions:**
  - Individuals and Families:** Most people already have qualifying insurance coverage and will only need to check a box on their tax return. Others may be eligible for a health coverage exemption.
  - Employers:** The Affordable Care Act includes requirements for employers regarding health care coverage. The size and structure of your workforce determines your responsibility. However, if you have no employees, the following information doesn't apply to you.
- HealthCare.gov:** Get more information about the Affordable Care Act from the Department of Health & Human Services. [Go to HealthCare.gov](#)
- Forms and Publications:**
  - Form 8965
  - Form 8962
  - Publication 5187
- Call to Action:** [Learn more...](#)

# Employers Homepage

## 1. ACA Homepage

## 2. Employer Homepage

Filing
Payments
Refunds
Credits & Deductions
News & Events
Forms & Pubs
Help & Resources
for Tax Pros

### Affordable Care Act Topics


- Individuals and Families
- Employers
- Other Organizations
- Tax Professionals
- What's Trending
- News
- Health Care Tax Tips
- Questions and Answers
- List of Tax Provisions
- Legal Guidance and Other Resources
- Affordable Care Act Tax Provisions Home

## Affordable Care Act Tax Provisions for Employers

[Español](#)

The Affordable Care Act, or health care law, contains benefits and responsibilities for employers. The size and structure of your workforce – small, large, or part of a group – helps determine what applies to you. However, if you have no employees, the following information does not apply to you.

### Small Employers



Small employers, generally those with fewer than 50 full-time employees, may be eligible for credits and other benefits.

[> More...](#)

### Large Employers



A large employer has 50 or more full-time employees or equivalents.

[> More...](#)


**How do I know if I am a small or large employer? Why does it matter?**

An employer's size is determined by the number of its employees. Employer benefits, opportunities and requirements are dependent upon the employer's size and the applicable rules. Generally, an employer with 50 or more full-time employees or equivalents will be considered a large employer.

Full-time equivalent employees may be eligible for a [Small Business Health Options Program \(SHOP\)](#) to help cover the cost of providing coverage. If fewer employees may be eligible to buy coverage through the Small Business Health Options Program (SHOP). Learn more at [HealthCare.gov](#).

- Small employers with fewer than 50 full-time equivalent employees will need to file an [annual information return](#) reporting the number and what health insurance they offered employees. In addition, they are subject to the [Employer Shared Responsibility provisions](#).
- Regardless of size, all employers that provide self-insured health coverage to their employees [must file an annual return](#) reporting certain information for each employee they cover.

Certain affiliated employers with common ownership or part of a controlled group must aggregate their employees to determine their workforce size. Proposed [regulations](#) (pdf) and [FAQs](#) provide more information about determining the size of your workforce.



**HealthCare.gov**

Get more information about the Affordable Care Act from the Department of Health & Human Services.

[Go to HealthCare.gov](#)

### Employer Topics

- Small Business Health Care Tax Credit
- Employer Shared

### Related Links

- Small Business Administration
- Department of Labor
- BusinessUSA

**Employer Shared Responsibility Provision (4980H) Overview**

**Information Reporting for ALEs (6056) Overview**





# Employer Shared Responsibility Provisions (4980H) Overview

1. ACA Homepage

2. Employer Homepage

3. 4980H Overview

The screenshot shows the IRS website's "Employer Shared Responsibility Provisions" page. At the top, there's a navigation bar with links for Subscriptions, Language, and Information For... A search bar is also present. Below the navigation bar, there's a horizontal menu with categories like Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, and for Tax Pros. The main content area is titled "Employer Shared Responsibility Provisions" and includes a "Basic Information" section with a bulleted list of key points. To the left, there's a sidebar with "Affordable Care Act Topics" and "Affordable Care Act Tax Provisions Home". To the right, there's a "Related Links" section with links to Small Business Administration, Department of Labor, and BusinessUSA. A yellow callout box on the right side of the page lists details included on the page.

**Affordable Care Act Topics**

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- Questions and Answers
- List of Tax Provisions
- Legal Guidance and Other Resources
- **Affordable Care Act Tax Provisions Home**

## Employer Shared Responsibility Provisions

**Basic Information**

- Under the Affordable Care Act's employer shared responsibility provisions, certain employers (called applicable large employers or ALEs) must either offer [minimum essential coverage](#) that is "affordable" and that provides "minimum value" to their full-time employees (and their dependents), or potentially make an employer shared responsibility payment to the IRS. The employer shared responsibility provisions are sometimes referred to as "the employer mandate" or "the pay or play provisions." The vast majority of employers will fall below the ALE threshold number of employees and, therefore, will not be subject to the employer shared responsibility provisions.
- The employer shared responsibility provisions are first effective on January 1, 2015, but [transition relief](#) from certain requirements is available for 2015.
- The same employers that are subject to the employer shared responsibility provisions (that is, ALEs) also have [information reporting responsibilities](#) regarding minimum essential coverage offered to employees. These responsibilities require employers to send reports to employees and to the IRS on new forms the IRS created for this purpose. An employer that sponsors self-insured health insurance coverage – whether or not the employer is an ALE – has [insurer information reporting responsibilities](#) as a provider of [minimum essential coverage](#). Also see our [Q&A pages for offers of health insurance coverage by employers \(Section 6056\)](#) and [information reporting by health coverage providers \(Section 6055\)](#).

**Which Employers are Subject to the Employer Shared Responsibility Provisions?**

ALEs are subject to the employer shared responsibility provisions. Whether an employer is an ALE in a particular calendar year depends on the size of the employer's workforce in the preceding calendar year. To be an ALE for a particular calendar year, an employer must have had an average of at least 50 full-time employees (including full-time-equivalent employees) during the preceding calendar year. So, for example, an employer will use information about the size of its workforce during 2016 to determine if it is an ALE for 2017.

All types of employers can be ALEs, including tax-exempt organizations and government entities.

If an ALE is made up of multiple employers (called applicable large employer, or ALE,

**Related Links**

- › [Small Business Administration](#)
- › [Department of Labor](#)
- › [BusinessUSA](#)

This page also includes details on:

- Circumstances for owing a payment
- Calculating the payment
- Identifying full-time employees
- Transition Relief



# Information Reporting by ALEs (6056) Overview

## 1. ACA Homepage

## 2. Employer Homepage

## 3. 6056 Overview

**IRS**

Subscriptions Language Information For...

Search Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

**Affordable Care Act Topics**

- Individuals and Families
- Employers
- Other Organizations
- Tax Professionals
- What's Trending
- News
- Health Care Tax Tips
- Questions and Answers
- List of Tax Provisions
- Legal Guidance and Other Resources
- Affordable Care Act Tax Provisions Home**

### Information Reporting by Applicable Large Employers

**Basic Information**

- Applicable large employers (ALE) must report to the IRS information about the health care coverage, if any, they offered to full-time employees. The IRS will use this information to administer the [employer shared responsibility provisions](#) and the premium tax credit.
- ALEs also must furnish to employees a statement that includes the same information provided to the IRS. Employees may use this information to determine whether, for each month of the calendar year, they may claim the premium tax credit on their individual income tax returns.
- Some ALEs may be eligible to use an alternative reporting method designed to simplify and reduce the cost of reporting. For more information about the alternative reporting methods, see section 301.6056-1(j) of the [regulations](#).
- ALEs that file 250 or more information returns during the calendar year must file the returns electronically. For more information, see these [Questions and Answers](#) and the "How to File Electronically" section below. For information on the communication procedures, transmission formats, business rules and validation procedures for returns transmitted electronically through the ACA Information Reports (AIR) system, review draft [Publication 5165](#), Guide for Electronically Filing Affordable Care Act (ACA) Information Returns.

**Coordination With the Employer Shared Responsibility and Premium Tax Credit Provisions**

This information reporting is integral to the administration of the employer shared responsibility provisions because it provides information to the IRS about the health coverage, if any, an employer offers to its full-time employees. Information reporting also is integral to the administration of the premium tax credit. The IRS and any employee who does not enroll in an employer plan (but instead enrolls in coverage at the Health Insurance Marketplace) need information on the employer's offer of coverage, including the cost of coverage, to determine whether that individual is eligible for the premium tax credit.

**Affected Employers**

This information reporting provision requires an ALE to report information about health insurance coverage offered to its full-time employees (and their dependents). ALEs are required to report to the IRS, as well as to their full-time employees, regardless of whether the ALE actually

**Related Links**

- Small Business Administration

This page also includes details on:

- Controlled Group / Common Ownership
- When to report
- Information to be reported to the IRS
- Information to be furnished to full-time employees
- How to report
- Self-Insured Employers
- How to file electronically
- Information Reporting Penalties
- Additional Publications



# IRS ACA Homepage

## 1. ACA Homepage



The screenshot shows the IRS website's ACA homepage. At the top, there's a navigation bar with links for Subscriptions, Language, and Information For... A search bar is also present. Below the navigation bar, a large banner features the text "Affordable Care Act Tax Provisions" and a photo of a doctor and a patient. A yellow callout box points to the "Other Organizations (e.g., Health Coverage Providers)" link in the left sidebar. The sidebar lists various topics under "Affordable Care Act Topics", including "Individuals and Families", "Employers", "Other Organizations", "Tax Professionals", "What's Trending", "News", "Health Care Tax Tips", "Questions and Answers", "List of Tax Provisions", "Legal Guidance and Other Resources", and "Affordable Care Act Tax Provisions Home". The main content area includes a section titled "The Affordable Care Act contains comprehensive health insurance reforms..." and a "HealthCare.gov" link. At the bottom, there are sections for "Individuals & Families" and "Employers", each with a "Learn more..." link. A "Forms and Publications" section is also visible on the right.

**Other Organizations (e.g., Health Coverage Providers)**

**Affordable Care Act Topics**

- Individuals and Families
- Employers
- Other Organizations
- Tax Professionals
- What's Trending
- News
- Health Care Tax Tips
- Questions and Answers
- List of Tax Provisions
- Legal Guidance and Other Resources
- Affordable Care Act Tax Provisions Home

**The Affordable Care Act contains comprehensive health insurance reforms.** This law includes tax provisions that affect individuals and families, as well as businesses, insurers, tax-exempt organizations, and government entities. For individuals, the law requires you and everyone on your return to report health care coverage or claim an exemption or make a payment with your return. It also establishes a Health Insurance Marketplace where individuals can purchase health insurance coverage. For those who purchased coverage through the Marketplace, you may be eligible for the premium tax credit. These provisions of the health care law will result in important changes, including how individuals and families file their taxes. The law also contains benefits and responsibilities for other organizations, including employers.

**Individuals and Families:** Most people already have qualifying insurance coverage and will only need to check a box on their tax return. Others may be eligible for a health coverage exemption.

**Individuals & Families**

You will see changes related to the health care law as you file your tax return during tax time. The law requires you and your dependents to have health care coverage, an exemption, or make a payment with your return. If you purchased coverage from the Health Insurance Marketplace, you may be eligible for the premium tax credit.

**Employers**

The Affordable Care Act includes requirements for employers regarding health care coverage. The size and structure of your workforce determines your responsibility. However, if you have no employees, the following information doesn't apply to you.

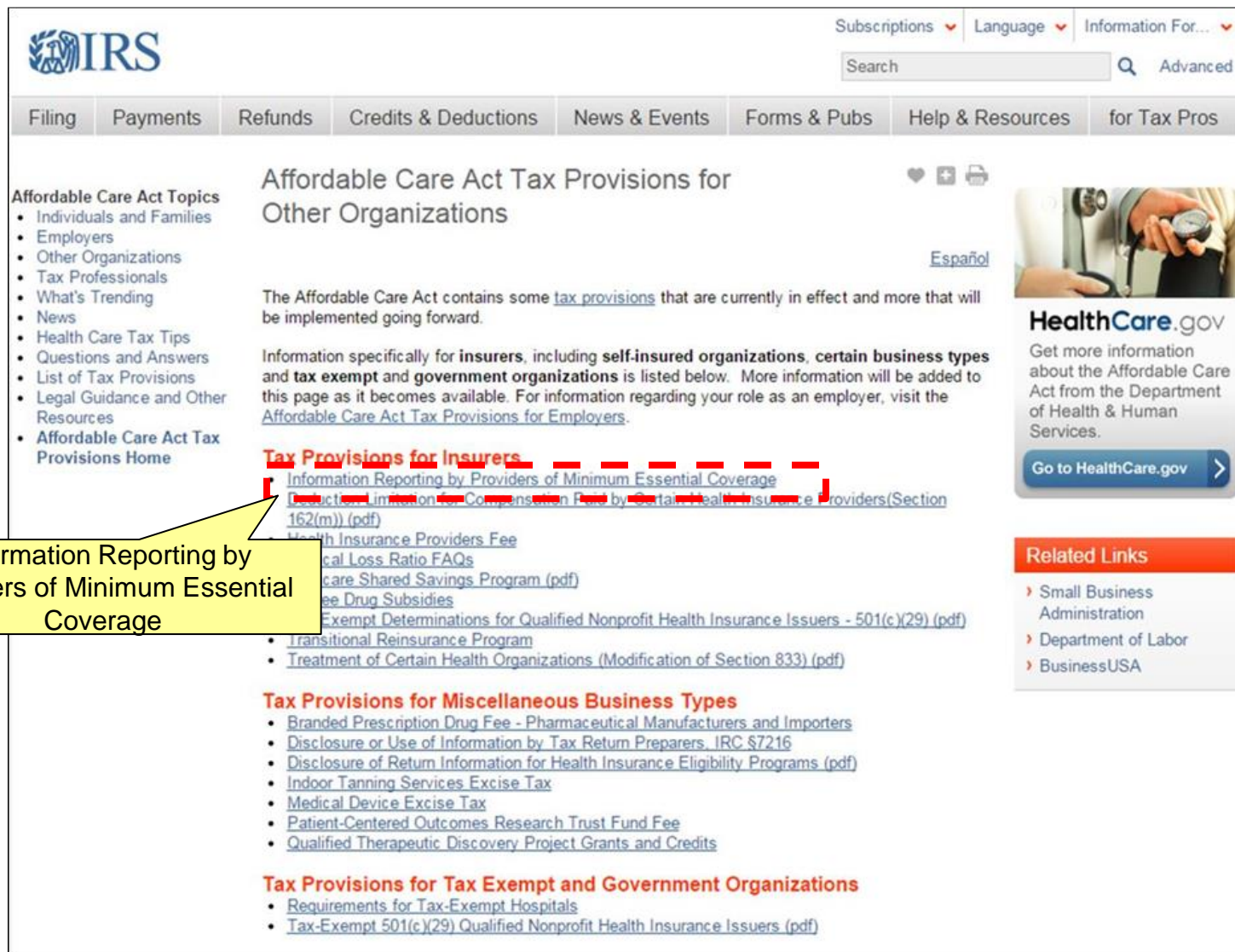
**Forms and Publications**

- Form 8965
- Form 8962
- Publication 5187

# Information for Other Organizations

## 1. ACA Homepage

## 2. Other Organizations Homepage



**Affordable Care Act Topics**

- Individuals and Families
- Employers
- Other Organizations
- Tax Professionals
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- Legal Guidance and Other Resources
- Affordable Care Act Tax Provisions Home

### Affordable Care Act Tax Provisions for Other Organizations

[Español](#)

The Affordable Care Act contains some [tax provisions](#) that are currently in effect and more that will be implemented going forward.

Information specifically for **insurers**, including **self-insured organizations**, **certain business types** and **tax exempt** and **government organizations** is listed below. More information will be added to this page as it becomes available. For information regarding your role as an employer, visit the [Affordable Care Act Tax Provisions for Employers](#).

#### Tax Provisions for Insurers

- [Information Reporting by Providers of Minimum Essential Coverage](#)
- [Direct and Indirect Compensation Paid by Certain Health Insurance Providers \(Section 162\(m\)\) \(pdf\)](#)
- [Health Insurance Providers Fee](#)
- [Medical Loss Ratio FAQs](#)
- [Health Care Shared Savings Program \(pdf\)](#)
- [Prescription Drug Subsidies](#)
- [Exempt Determinations for Qualified Nonprofit Health Insurance Issuers - 501\(c\)\(29\) \(pdf\)](#)
- [Transitional Reinsurance Program](#)
- [Treatment of Certain Health Organizations \(Modification of Section 833\) \(pdf\)](#)

#### Tax Provisions for Miscellaneous Business Types

- [Branded Prescription Drug Fee - Pharmaceutical Manufacturers and Importers](#)
- [Disclosure or Use of Information by Tax Return Preparers, IRC §7216](#)
- [Disclosure of Return Information for Health Insurance Eligibility Programs \(pdf\)](#)
- [Indoor Tanning Services Excise Tax](#)
- [Medical Device Excise Tax](#)
- [Patient-Centered Outcomes Research Trust Fund Fee](#)
- [Qualified Therapeutic Discovery Project Grants and Credits](#)

#### Tax Provisions for Tax Exempt and Government Organizations

- [Requirements for Tax-Exempt Hospitals](#)
- [Tax-Exempt 501\(c\)\(29\) Qualified Nonprofit Health Insurance Issuers \(pdf\)](#)

**HealthCare.gov**  
Get more information about the Affordable Care Act from the Department of Health & Human Services.  
[Go to HealthCare.gov](#)

**Related Links**

- › Small Business Administration
- › Department of Labor
- › BusinessUSA

Information Reporting by  
Providers of Minimum Essential  
Coverage





# Information Reporting by Providers of Minimum Essential Coverage (6055) Overview

1. ACA Homepage

2. Other Organizations Homepage

3. 6055 Overview

The screenshot shows the IRS website with the title "Information Reporting by Providers of Minimum Essential Coverage". The page includes a navigation bar with links like Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, and for Tax Pros. On the left, there's a sidebar for "Affordable Care Act Topics" with links to Individuals and Families, Employers, Other Organizations, Tax Professionals, What's Trending, News, Health Care Tax Tips, Questions and Answers, List of Tax Provisions, Legal Guidance and Other Resources, and Affordable Care Act Tax Provisions Home. The main content area has a heading "Information Reporting by Providers of Minimum Essential Coverage" and a subheading "Basic Information". It contains a bulleted list of key points: any person providing minimum essential coverage must report to the IRS; providers must furnish a statement for each covered individual; providers filing 250 or more returns must file electronically; the information is used for verification of the shared responsibility requirement; and the definition of minimum essential coverage is found in Internal Revenue Code section 5000A(f) and regulations. Below this is a "When to Report" section stating that providers must file Form 1095-B and Form 1094-B annually by February 28 (March 31 if filed electronically). A "Transition relief" section notes that the first information returns for 2015 coverage are due by January 31, 2016. On the right, there's a "Related Links" section with links to Small Business Administration, Department of Labor, and BusinessUSA.

**Information Reporting by Providers of Minimum Essential Coverage**

**Basic Information**

- Any person, including health insurance issuers, self-insured employers, government agencies, and other entities, that provide minimum essential coverage to an individual during a calendar year must report certain information to the IRS.
- Providers of minimum essential coverage also must furnish, for each covered individual, a statement that includes the same information provided to the IRS.
- Providers that file 250 or more section 6055 information returns during the calendar year must file the returns electronically. See [How to File Electronically](#), below.
- The information furnished and reported is used by individuals and the IRS to verify the months, if any, in which individuals were covered by minimum essential coverage and, therefore, have satisfied the individual shared responsibility requirement of section 5000A of the Internal Revenue Code.
- Minimum essential coverage is defined in [Internal Revenue Code section 5000A\(f\)](#) and the [regulations](#) under that section.

**When to Report**

Providers of minimum essential coverage (other than self-insured ALE members) must file [Form 1095-B](#), and [Form 1094-B](#), *Transmittal of Health Coverage Information Returns*, with the IRS annually, no later than February 28 (March 31 if filed electronically) of the year immediately following the calendar year to which the return relates. Reporting requirements of ALE members are discussed below under Self-Insured Employers.

Also, providers of minimum essential coverage are required to furnish a statement for each covered individual by January 31 of the year following the calendar year for which the information return must be filed with the IRS.

[Transition relief](#) provides that the first information returns filed with the IRS and statements furnished to individuals who are provided minimum essential coverage are not due until 2016, for coverage provided in 2015. Thus, under this transition relief, the first statements furnished to covered individuals must be furnished by January 31, 2016, and the first information returns filed with the IRS must be filed by February 28, 2016 (March 31, 2016, if filed electronically).

**Related Links**

- Small Business Administration
- Department of Labor
- BusinessUSA

This page also includes details on:

- Information to be reported to the IRS
- Information to be furnished to the individual
- How to report
- How to file electronically
- Self-Insured Employers
- Information Reporting Penalties
- Q&As
- Regulations

# IRS ACA Homepage

## 1. ACA Homepage



The screenshot shows the IRS ACA homepage with a navigation bar at the top containing links for Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, and for Tax Pros. A search bar and links for Subscriptions, Language, and Information For... are also present. The main heading is "Affordable Care Act Tax Provisions". Below this, there is a section for "Affordable Care Act Topics" with a list of links. A yellow callout box points to the "Questions & Answers Homepage" link. To the right, there is a section for "Affordable Care Act (ACA) Tax Provisions" with a brief overview of the law. Below this, there are sections for "Individuals & Families" and "Employers", each with a brief overview of the law's impact. On the right side, there is a "HealthCare.gov" section with a link to "Go to HealthCare.gov". At the bottom right, there is a "Forms and Publications" section with links to Form 8965, Form 8962, and Publication 5187.

**Affordable Care Act Topics**

- Individuals and Families
- Employers
- Other Organizations
- Tax Professionals
- What's Trending
- News
- **Health Care Tax Tips**
- **Questions and Answers**
- **List of Tax Provisions**
- Legal Guidance and Other Resources
- **Affordable Care Act Tax Provisions Home**

**Affordable Care Act (ACA) Tax Provisions**

The Affordable Care Act (ACA) is a comprehensive health insurance reforms. This law includes tax provisions for individuals, families, as well as businesses, insurers, tax-exempt organizations, and government entities. For individuals, the law requires you and everyone on your return to report health care coverage or claim an exemption or make a payment with your return. It also establishes a Health Insurance Marketplace where individuals can purchase health insurance coverage. For those who purchased coverage through the Marketplace, you may be eligible for the premium tax credit. These provisions of the health care law will result in important changes, including how individuals and families file their taxes. The law also contains benefits and responsibilities for other organizations, including employers.

**Individuals and Families:** Most people already have qualifying insurance coverage and will only need to check a box on their tax return. Others may be eligible for a health coverage exemption.

**Individuals & Families**

You will see changes related to the health care law as you file your tax return during tax time. The law requires you and your dependents to have health care coverage, an exemption, or make a payment with your return. If you purchased coverage from the Health Insurance Marketplace, you may be eligible for the premium tax credit.

**Employers**

The Affordable Care Act includes requirements for employers regarding health care coverage. The size and structure of your workforce determines your responsibility. However, if you have no employees, the following information doesn't apply to you.

**HealthCare.gov**

Get more information about the Affordable Care Act from the Department of Health & Human Services.

[Go to HealthCare.gov](#)

**Forms and Publications**

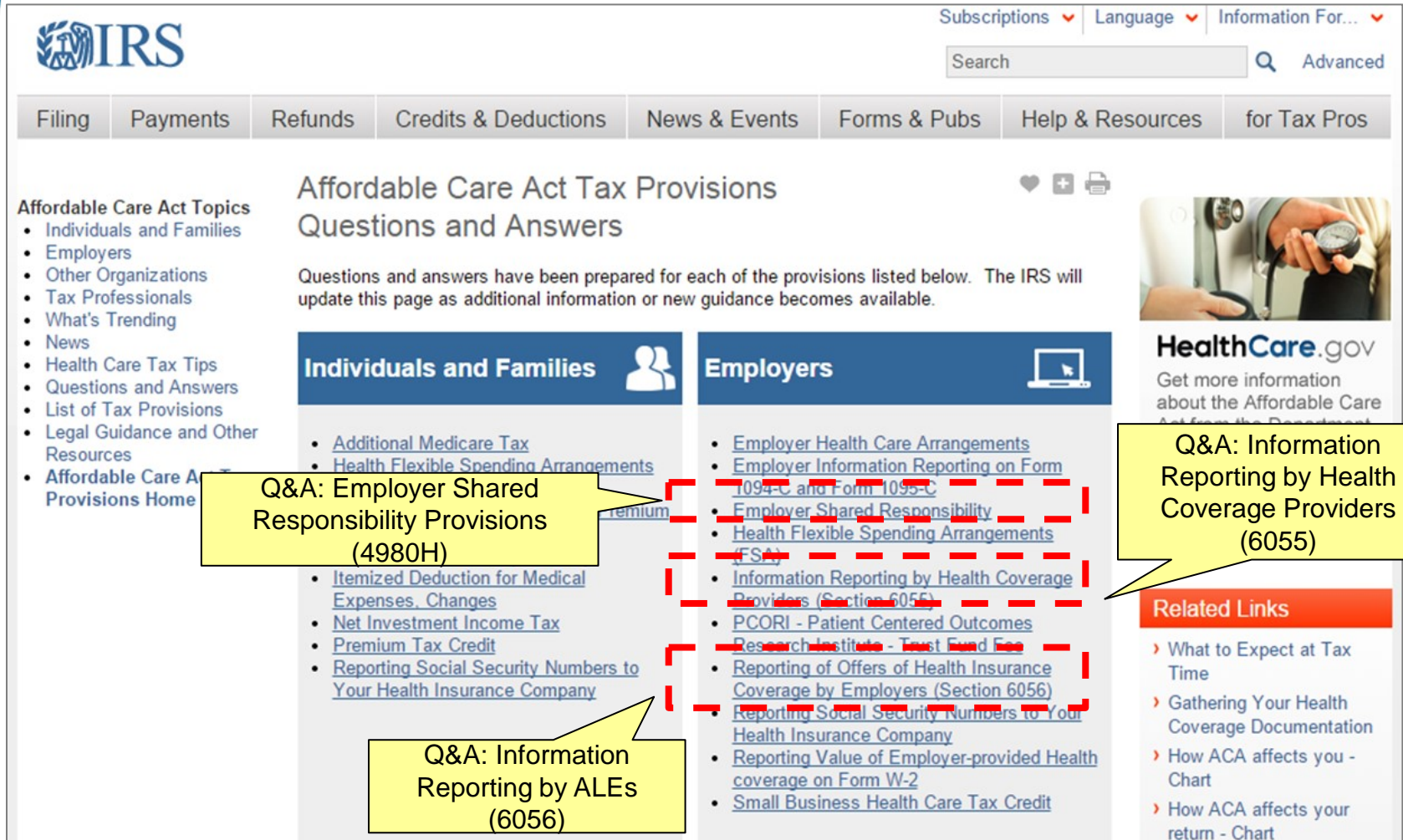
- › Form 8965
- › Form 8962
- › Publication 5187



# Questions & Answers Homepage

## 1. ACA Homepage

## 2. Questions & Answers Homepage



The screenshot shows the IRS website's "Questions & Answers" section for the Affordable Care Act (ACA) Tax Provisions. The page is titled "Affordable Care Act Tax Provisions Questions and Answers" and includes a search bar and navigation tabs for various tax topics. The main content is organized into two columns: "Individuals and Families" and "Employers".

**Affordable Care Act Topics**

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- Tax Professionals
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- News
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- Questions and Answers
- List of Tax Provisions
- Legal Guidance and Other Resources
- Affordable Care Act Provisions Home

**Affordable Care Act Tax Provisions Questions and Answers**

Questions and answers have been prepared for each of the provisions listed below. The IRS will update this page as additional information or new guidance becomes available.

**Individuals and Families**

- [Additional Medicare Tax](#)
- [Health Flexible Spending Arrangements](#)
- [Itemized Deduction for Medical Expenses - Changes](#)
- [Net Investment Income Tax](#)
- [Premium Tax Credit](#)
- [Reporting Social Security Numbers to Your Health Insurance Company](#)

**Employers**

- [Employer Health Care Arrangements](#)
- [Employer Information Reporting on Form 1094-C and Form 1095-C](#)
- [Employer Shared Responsibility](#)
- [Health Flexible Spending Arrangements \(FSA\)](#)
- [Information Reporting by Health Coverage Providers \(Section 6055\)](#)
- [PCORI - Patient Centered Outcomes Research Institute - Trust Fund Fee](#)
- [Reporting of Offers of Health Insurance Coverage by Employers \(Section 6056\)](#)
- [Reporting Social Security Numbers to Your Health Insurance Company](#)
- [Reporting Value of Employer-provided Health coverage on Form W-2](#)
- [Small Business Health Care Tax Credit](#)

**HealthCare.gov**

Get more information about the Affordable Care Act from the Department of Health and Human Services.

**Related Links**

- What to Expect at Tax Time
- Gathering Your Health Coverage Documentation
- How ACA affects you - Chart
- How ACA affects your return - Chart

**Callouts:**

- Q&A: Employer Shared Responsibility Provisions (4980H)
- Q&A: Information Reporting by ALEs (6056)
- Q&A: Information Reporting by Health Coverage Providers (6055)



# Q&As: Employer Shared Responsibility Provisions (4980H)

1. ACA Homepage

2. Questions & Answers Homepage

3. 4980H Q&As

**IRS**

Subscriptions ▾ Language ▾ Information For... ▾

Search  Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

**Affordable Care Act Topics**

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- Legal Guidance and Other Resources
- Affordable Care Act Tax Provisions Home

## Questions and Answers on Employer Shared Responsibility Provisions Under the Affordable Care Act

On Feb. 10, 2014, the IRS and Treasury issued [final regulations](#) on the Employer Shared Responsibility provisions under section 4980H of the Internal Revenue Code. More information is available on the [employer shared responsibility page](#). The following questions and answers provide helpful information about the guidance:

- [Basics of the Employer Shared Responsibility Provisions](#): Questions 1-3
- [Which Employers are Subject to the Employer Shared Responsibility Provisions](#): Questions 4-14
- [Identification of Full-Time Employees](#): Questions 15-17
- [Liability for the Employer Shared Responsibility Payment](#): Questions 18-23
- [Calculation of the Employer Shared Responsibility Payment](#): Questions 24-26
- [Making an Employer Shared Responsibility Payment](#): Questions 27-28
- [Transition Relief](#): Questions 29-39
- [Basics for Small Employers](#): Questions 40-42
- [Related Provisions](#): Questions 43-47
- [Additional Information](#): Questions 48-56

[Basics of the Employer Shared Responsibility Provisions](#)

### 1. What are the Employer Shared Responsibility provisions?

For 2015 and after, employers employing at least a certain number of employees (generally 50 full-time employees or a combination of full-time and part-time employees that is equivalent to 50

**HealthCare.gov**

4980H Q&A topics

Go to HealthCare.gov



# Q&As: Information Reporting by Health Coverage Providers (6055)

1. ACA Homepage

2. Questions & Answers Homepage

3. 6055 Q&As

**IRS** Subscriptions Language Information For... Search Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

**Questions and Answers on Information Reporting by Health Coverage Providers (Section 6055)**

Information reporting under section 6055 is voluntary for coverage providers in calendar year 2014. Reporting is first required in early 2016 for coverage providers in calendar year 2015. See question 2 below for details. More information is available on the [information reporting for providers of minimum essential coverage page](#). For an electronic brochure that provides an overview to help health coverage providers understand their reporting responsibilities, see [Publication 5215, Affordable Care Act: Reporting Responsibilities for Health Coverage Providers](#).

- [Basics of Provider Reporting](#): Questions 1-4
- [Who is Required to Report](#): Questions 5-15
- [What Information Must Providers Report](#): Questions 16-19
- [How and When to Report the Required Information](#): Questions 20-29

**Basics of Provider Reporting**

1. What are the information reporting requirements for providers of health coverage?

The Affordable Care Act added section 6055 to the Internal Revenue Code, which provides that every provider of minimum essential coverage will report coverage information by filing an

**HealthCare.gov**  
Get more information about the Affordable Care Act from the Department of Health & Human Services.  
[Go to HealthCare.gov](#)

6055 Q&A topics

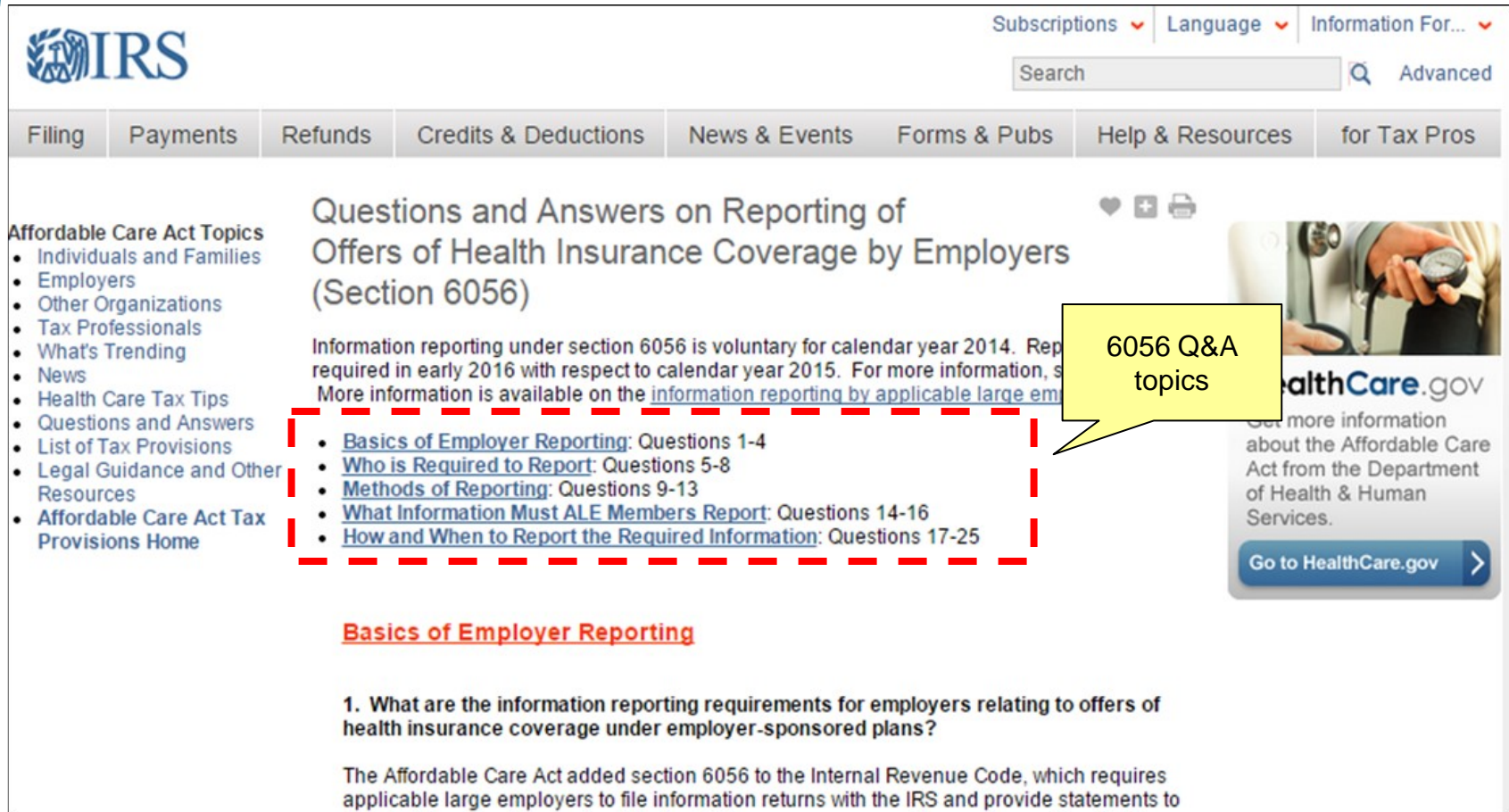


# Q&As: Information Reporting by ALEs (6056)

1. ACA Homepage

2. Questions & Answers Homepage

3. 6056 Q&As



**IRS**

Subscriptions Language Information For...

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Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

**Affordable Care Act Topics**

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- Health Care Tax Tips
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- Affordable Care Act Tax Provisions Home

**Questions and Answers on Reporting of Offers of Health Insurance Coverage by Employers (Section 6056)**

Information reporting under section 6056 is voluntary for calendar year 2014. Reporting is required in early 2016 with respect to calendar year 2015. For more information, see [the information reporting by applicable large employers](#). More information is available on the [information reporting by applicable large employers](#).

- [Basics of Employer Reporting](#): Questions 1-4
- [Who is Required to Report](#): Questions 5-8
- [Methods of Reporting](#): Questions 9-13
- [What Information Must ALE Members Report](#): Questions 14-16
- [How and When to Report the Required Information](#): Questions 17-25

**Basics of Employer Reporting**

**1. What are the information reporting requirements for employers relating to offers of health insurance coverage under employer-sponsored plans?**

The Affordable Care Act added section 6056 to the Internal Revenue Code, which requires applicable large employers to file information returns with the IRS and provide statements to

6056 Q&A topics

healthCare.gov

Get more information about the Affordable Care Act from the Department of Health & Human Services.

Go to HealthCare.gov

# IRS ACA Homepage (IRS.gov/aca)

## 1. ACA Homepage



The screenshot shows the IRS ACA homepage with the following elements:

- Header:** IRS logo, navigation tabs (Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, for Tax Pros), and a search bar.
- Main Banner:** "Affordable Care Act Tax Provisions" with a background image of a doctor and a patient.
- Left Sidebar:** "Affordable Care Act Topics" list including:
  - Individuals and Families
  - Employers
  - Other Organizations
  - Tax Professionals
  - What's Trending
  - News
  - Health Care Tax Tips
  - Questions and Answers
  - List of Tax Provisions
  - Legal Guidance and Other Resources** (highlighted with a red dashed box)
  - Affordable Care Act Tax Provisions Home** (highlighted with a red dashed box)
- Main Content Area:**
  - Affordable Care Act (ACA) Tax Provisions:** A section with a yellow callout box labeled "Legal Guidance and Other Resources". The text describes the comprehensive health insurance reforms, including tax-exempt organizations, exemptions for individuals, and the Health Insurance Marketplace.
  - Individuals and Families:** A section with a blue checkmark icon stating that most people already have qualifying insurance coverage and will only need to check a box on their tax return.
  - Employers:** A section with a blue person icon stating that the ACA includes requirements for employers regarding health care coverage.
- Right Sidebar:**
  - HealthCare.gov:** A section with a stethoscope icon and a button to "Go to HealthCare.gov".
  - Forms and Publications:** A section with a red header and a list of links:
    - Form 8965
    - Form 8962
    - Publication 5187



# Legal Guidance and Other Resources

1. ACA Homepage

2. Legal Guidance Homepage

**Affordable Care Act Legal Guidance and Other Resources**

- [Health Care Tax Tips, Flyers, Publications, Trifolds and Additional Materials](#)
- [YouTube Videos, Podcasts and Webinars](#)
- [Social Media](#)
- [News Releases](#)
- [Fact Sheets](#)
- [Legal Guidance – Announcements](#)
- [Legal Guidance – Regulations and Treasury Decisions](#)
- [Legal Guidance – Notices, Revenue Procedures and Revenue Rulings](#)

**Health Care Tax Tips**  
[Health Care Tax Tips](#) – Concise, timely and useful information designed to help individuals and employers understand the tax-related provisions of the Affordable Care Act

**Flyers, Publications and Trifolds**

- General Information
  - [Health Care Law: What's New for Individuals & Families \(Publication 5187\)](#)
  - [Health Care Law Online Resources \(Publication 5093\)](#)
  - [Flyer](#) on changes to health care plans, including FSAs
- Individuals and Families
  - [Individual Shared Responsibility Provision](#)

**Related Links**

- › [What to Expect at Tax Time](#)
- › [Gathering Your Health Coverage Documentation](#)

**Links to:**

- Health Care Tax Tips
- Publications
- Videos
- News Releases
- Legal Guidance
- etc.





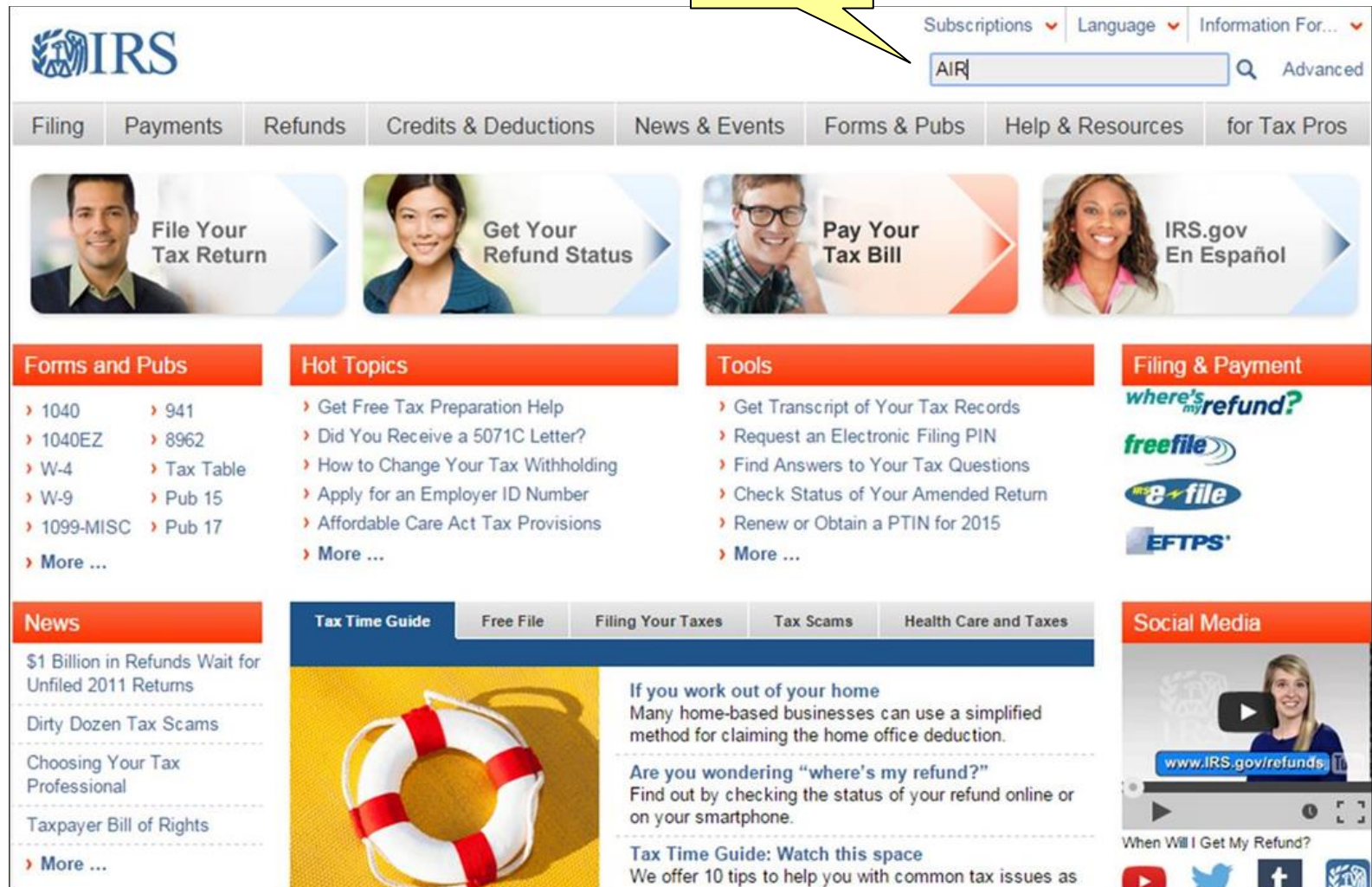
# Technical Online Resources

Topic	Details	Source
<b>ACA Information Returns (AIR) Program</b>	AIR Homepage	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program</a>
	Did You Know?	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Did-You-Know%3F">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Did-You-Know%3F</a>
	Working Group Meeting Details	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Overview">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information&gt;Returns-AIR-Program-Overview</a>
	Schema to Form Crosswalk	<a href="http://irs.gov/PUP/for_taxpros/software_developers/information_returns/AIR_Working_Group_Meeting_02192015v2.pdf">irs.gov/PUP/for_taxpros/software_developers/information_returns/AIR_Working_Group_Meeting_02192015v2.pdf</a>
	2014 DRAFT Schemas	<a href="http://irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Tax-Year-2014-Schemas-for-Affordable-Care-Act-Information&gt;Returns-(AIR)">irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Tax-Year-2014-Schemas-for-Affordable-Care-Act-Information&gt;Returns-(AIR)</a>
	AIR Mailbox – <i>Technical Inquiries Only</i>	<a href="mailto:airmailbox@irs.gov">airmailbox@irs.gov</a>
	Subscribe to Quick Alerts	<a href="http://www.irs.gov/Tax-Professionals/e-File-Providers-&amp;-Partners/Subscribe-To-Quick-Alerts">http://www.irs.gov/Tax-Professionals/e-File-Providers-&amp;-Partners/Subscribe-To-Quick-Alerts</a>

# Searching for AIR Homepage

## 1. IRS Homepage

Type "AIR" in Search Bar



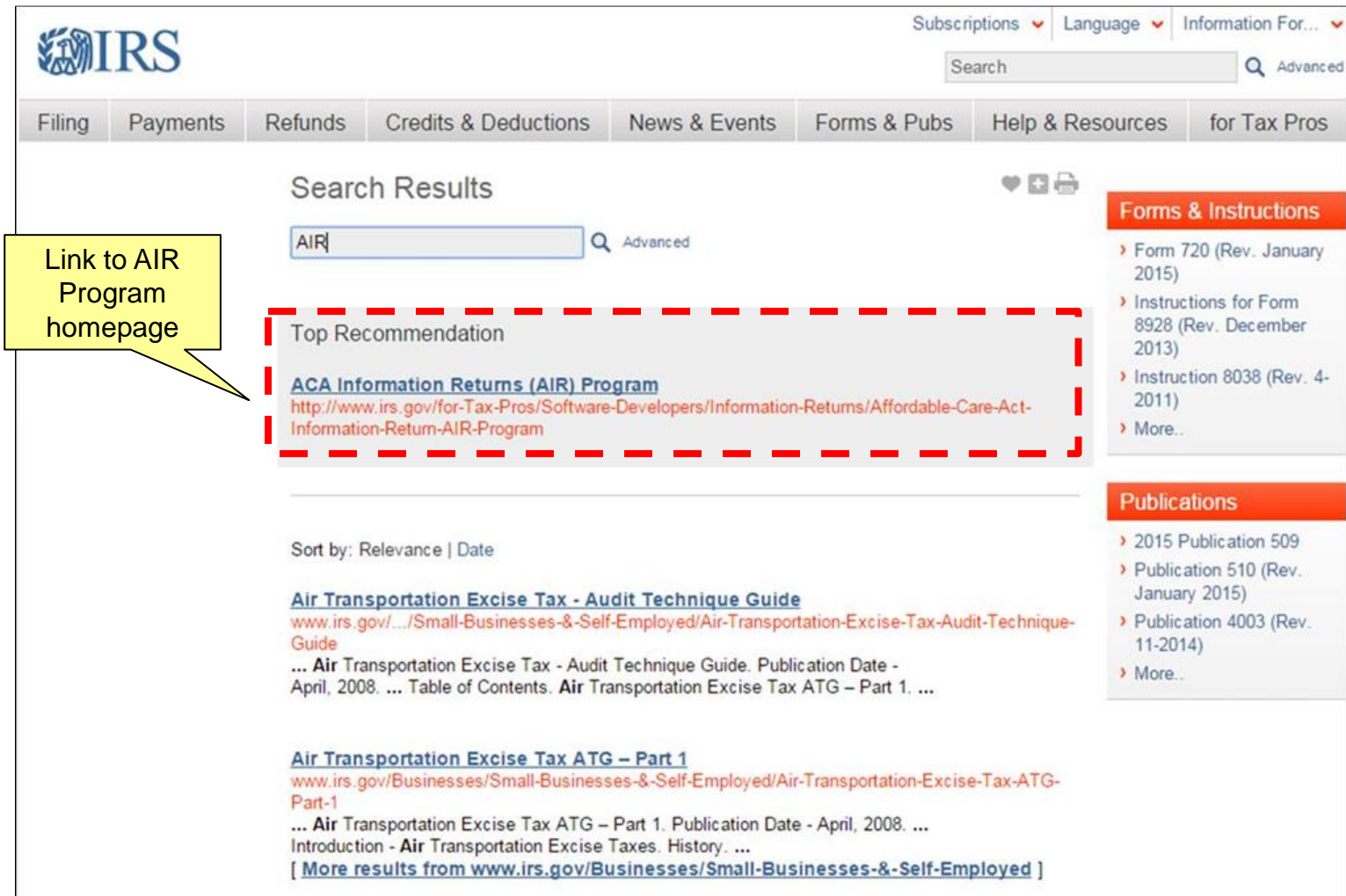
The screenshot shows the IRS homepage with the following elements:

- Header:** IRS logo, Subscriptions, Language, Information For..., and a search bar containing "AIR".
- Navigation Bar:** Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, for Tax Pros.
- Hero Section:** Four large buttons with images: "File Your Tax Return", "Get Your Refund Status", "Pay Your Tax Bill", and "IRS.gov En Español".
- Forms and Pubs:**
  - 1040, 941, 1040EZ, 8962, W-4, Tax Table, W-9, Pub 15, 1099-MISC, Pub 17, More ...
- Hot Topics:**
  - Get Free Tax Preparation Help
  - Did You Receive a 5071C Letter?
  - How to Change Your Tax Withholding
  - Apply for an Employer ID Number
  - Affordable Care Act Tax Provisions
  - More ...
- Tools:**
  - Get Transcript of Your Tax Records
  - Request an Electronic Filing PIN
  - Find Answers to Your Tax Questions
  - Check Status of Your Amended Return
  - Renew or Obtain a PTIN for 2015
  - More ...
- Filing & Payment:**
  - where's my refund?
  - freefile
  - IRS e-file
  - EFTPS
- News:**
  - \$1 Billion in Refunds Wait for Unfiled 2011 Returns
  - Dirty Dozen Tax Scams
  - Choosing Your Tax Professional
  - Taxpayer Bill of Rights
  - More ...
- Tax Time Guide:**
  - Free File
  - Filing Your Taxes
  - Tax Scams
  - Health Care and Taxes
- Social Media:**
  - Video player showing a woman with the URL www.irs.gov/refunds
  - When Will I Get My Refund?
  - YouTube, Twitter, Facebook, and IRS icons

# Search Results

1. IRS Homepage

2. AIR Search Results



The screenshot shows the IRS website's search results for the query "AIR". The page features a navigation bar with links to Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, and for Tax Pros. A search bar at the top right contains the text "Search" and a magnifying glass icon. Below the navigation bar, the "Search Results" section displays the query "AIR" in a search bar. A yellow callout box points to a link labeled "Link to AIR Program homepage". The search results are sorted by Relevance | Date. The top recommendation is the "ACA Information Returns (AIR) Program" with a link to <http://www.irs.gov/for-Tax-Pros/Software-Developers/Information-Returns/Affordable-Care-Act-Information-Return-AIR-Program>. Below this, there are two more results: "Air Transportation Excise Tax - Audit Technique Guide" and "Air Transportation Excise Tax ATG - Part 1". On the right side of the page, there are two sections: "Forms & Instructions" and "Publications". The "Forms & Instructions" section lists Form 720 (Rev. January 2015), Instructions for Form 8928 (Rev. December 2013), and Instruction 8038 (Rev. 4-2011). The "Publications" section lists 2015 Publication 509, Publication 510 (Rev. January 2015), and Publication 4003 (Rev. 11-2014).

IRS

Subscriptions Language Information For...

Search Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

Search Results

AIR Advanced

Link to AIR Program homepage

Top Recommendation

[ACA Information Returns \(AIR\) Program](#)  
<http://www.irs.gov/for-Tax-Pros/Software-Developers/Information-Returns/Affordable-Care-Act-Information-Return-AIR-Program>

Sort by: Relevance | Date

[Air Transportation Excise Tax - Audit Technique Guide](#)  
[www.irs.gov/.../Small-Businesses-&Self-Employed/Air-Transportation-Excise-Tax-Audit-Technique-Guide](http://www.irs.gov/.../Small-Businesses-&Self-Employed/Air-Transportation-Excise-Tax-Audit-Technique-Guide)  
 ... Air Transportation Excise Tax - Audit Technique Guide. Publication Date - April, 2008. ... Table of Contents. Air Transportation Excise Tax ATG - Part 1. ...

[Air Transportation Excise Tax ATG - Part 1](#)  
[www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Air-Transportation-Excise-Tax-ATG-Part-1](http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Air-Transportation-Excise-Tax-ATG-Part-1)  
 ... Air Transportation Excise Tax ATG - Part 1. Publication Date - April, 2008. ... Introduction - Air Transportation Excise Taxes. History. ...  
[\[ More results from www.irs.gov/Businesses/Small-Businesses-&Self-Employed \]](#)

Forms & Instructions

- Form 720 (Rev. January 2015)
- Instructions for Form 8928 (Rev. December 2013)
- Instruction 8038 (Rev. 4-2011)
- More...

Publications

- 2015 Publication 509
- Publication 510 (Rev. January 2015)
- Publication 4003 (Rev. 11-2014)
- More...

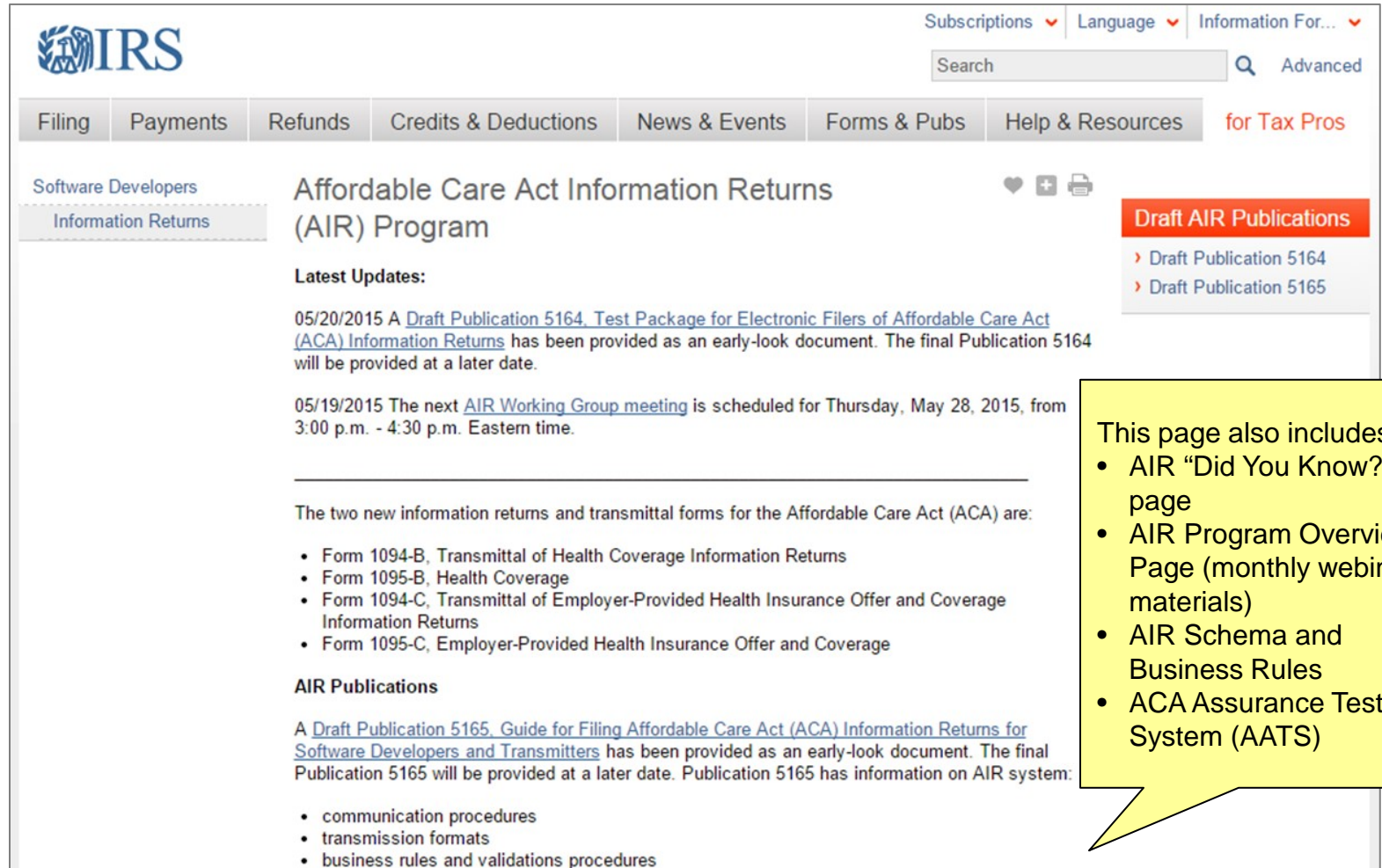


# AIR Program Homepage

1. IRS Homepage

2. AIR Search Results

3. AIR Program Homepage



The screenshot shows the IRS AIR Program Homepage. At the top is the IRS logo and navigation links for Subscriptions, Language, and Information For... A search bar with a magnifying glass icon and the word 'Advanced' is also present. Below the navigation bar are tabs for Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, and Help & Resources, with a red 'for Tax Pros' link. The main content area is titled 'Affordable Care Act Information Returns (AIR) Program'. On the left, there are links for 'Software Developers' and 'Information Returns'. The main text area includes 'Latest Updates' with two entries: one dated 05/20/2015 about Draft Publication 5164 and another dated 05/19/2015 about the next AIR Working Group meeting. Below this, it states 'The two new information returns and transmittal forms for the Affordable Care Act (ACA) are:' followed by a bulleted list of four forms: Form 1094-B, Form 1095-B, Form 1094-C, and Form 1095-C. Further down, under 'AIR Publications', it mentions Draft Publication 5165 and lists three items: communication procedures, transmission formats, and business rules and validations procedures. On the right side, there is a red button labeled 'Draft AIR Publications' with a dropdown menu showing 'Draft Publication 5164' and 'Draft Publication 5165'.

IRS

Subscriptions Language Information For...

Search Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

Software Developers  
Information Returns

## Affordable Care Act Information Returns (AIR) Program

Latest Updates:

05/20/2015 A [Draft Publication 5164, Test Package for Electronic Filers of Affordable Care Act \(ACA\) Information Returns](#) has been provided as an early-look document. The final Publication 5164 will be provided at a later date.

05/19/2015 The next [AIR Working Group meeting](#) is scheduled for Thursday, May 28, 2015, from 3:00 p.m. - 4:30 p.m. Eastern time.

The two new information returns and transmittal forms for the Affordable Care Act (ACA) are:

- Form 1094-B, Transmittal of Health Coverage Information Returns
- Form 1095-B, Health Coverage
- Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns
- Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

**AIR Publications**

A [Draft Publication 5165, Guide for Filing Affordable Care Act \(ACA\) Information Returns for Software Developers and Transmitters](#) has been provided as an early-look document. The final Publication 5165 will be provided at a later date. Publication 5165 has information on AIR system:

- communication procedures
- transmission formats
- business rules and validations procedures

**Draft AIR Publications**

- Draft Publication 5164
- Draft Publication 5165

This page also includes:

- AIR "Did You Know?" page
- AIR Program Overview Page (monthly webinar materials)
- AIR Schema and Business Rules
- ACA Assurance Testing System (AATS)





# Additional Online Resources

Topic	Details	Source
<b>Forms and Instructions</b>	Form 1095-B	<a href="http://www.irs.gov/pub/irs-pdf/f1095b.pdf">http://www.irs.gov/pub/irs-pdf/f1095b.pdf</a>
	Instructions 1095-B	<a href="http://www.irs.gov/pub/irs-pdf/i109495b.pdf">http://www.irs.gov/pub/irs-pdf/i109495b.pdf</a>
	Form 1095-C	<a href="http://www.irs.gov/pub/irs-pdf/f1095c.pdf">http://www.irs.gov/pub/irs-pdf/f1095c.pdf</a>
	Instructions 1095-C	<a href="http://www.irs.gov/pub/irs-pdf/i109495c.pdf">http://www.irs.gov/pub/irs-pdf/i109495c.pdf</a>
	Form 1094-B	<a href="http://www.irs.gov/pub/irs-pdf/f1094b.pdf">http://www.irs.gov/pub/irs-pdf/f1094b.pdf</a>
	Form 1094-C	<a href="http://www.irs.gov/pub/irs-pdf/f1094c.pdf">http://www.irs.gov/pub/irs-pdf/f1094c.pdf</a>
<b>Publications</b>	Publication 5164 (Early Look)	<a href="http://www.irs.gov/PUP/for_taxpros/software_developers/information_returns/Draft_%20Publication_%205164.pdf">http://www.irs.gov/PUP/for_taxpros/software_developers/information_returns/Draft_%20Publication_%205164.pdf</a>
	Publication 5165 (Early Look)	<a href="http://www.irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program">http://www.irs.gov/for-Tax-Pros/Software-Developers/Information&gt;Returns/Affordable-Care-Act-Information-Return-AIR-Program</a>
	AIR Submission Composition and Reference Guide	TBD
<b>Regulations</b>	4980H Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-02-12/pdf/2014-03082.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-02-12/pdf/2014-03082.pdf</a>
	6055 Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05051.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05051.pdf</a>
	6056 Final Regulations	<a href="http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05050.pdf">http://www.gpo.gov/fdsys/pkg/FR-2014-03-10/pdf/2014-05050.pdf</a>