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:

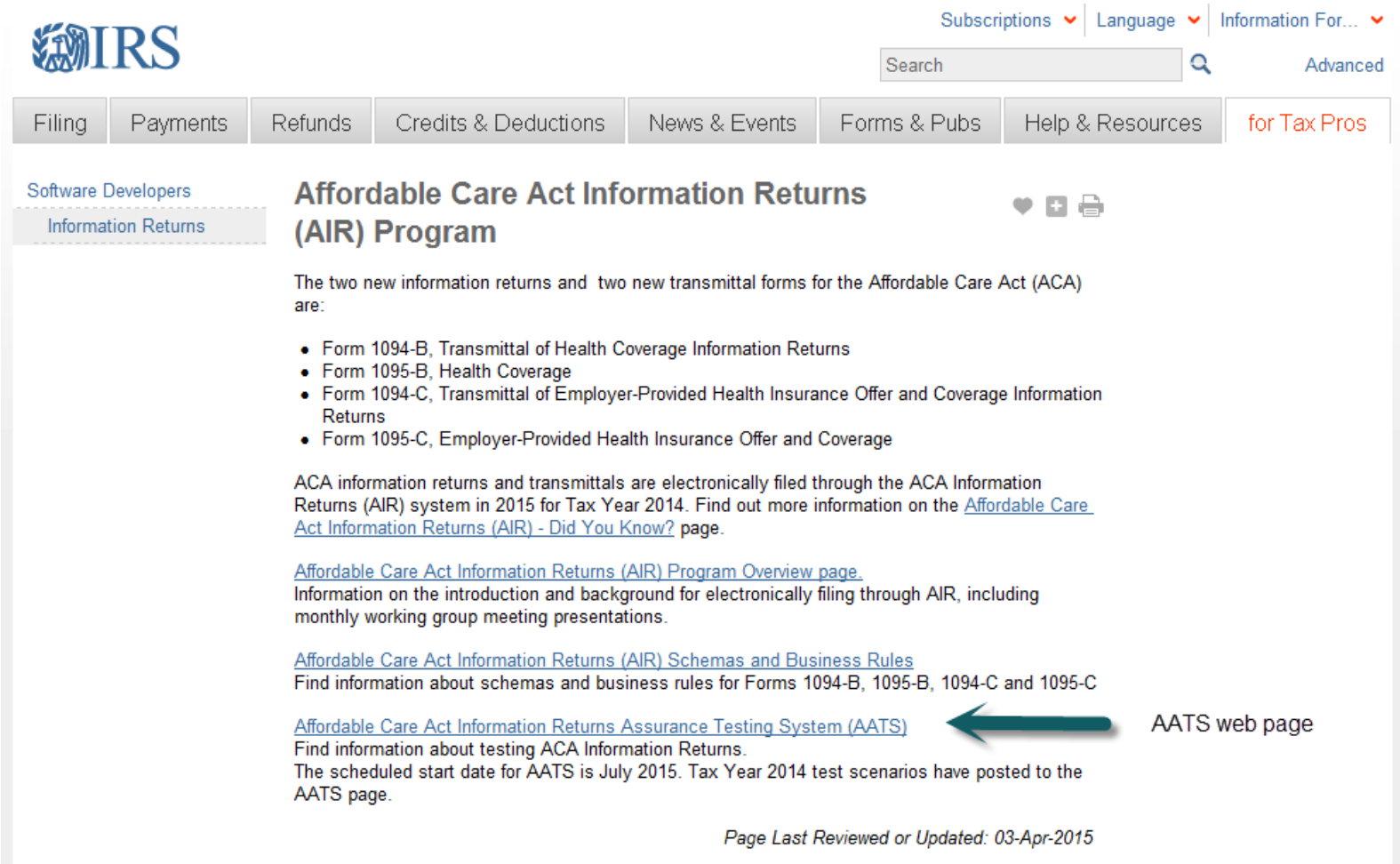
- Submit ACA Application for Transmitter Control Code (TCC).
- Prepare test submissions in an XML format for the forms they will support.
- Verify IRS can process the transmission and return a Receipt ID.
- Verify the transmitter can retrieve the acknowledgement and associated error file using the Receipt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

Information Returns

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

Technical Online Resources

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

Additional Online Resources

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

Appendix

Non-Technical Online Resources

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

IRS ACA Homepage (IRS.gov/aca)

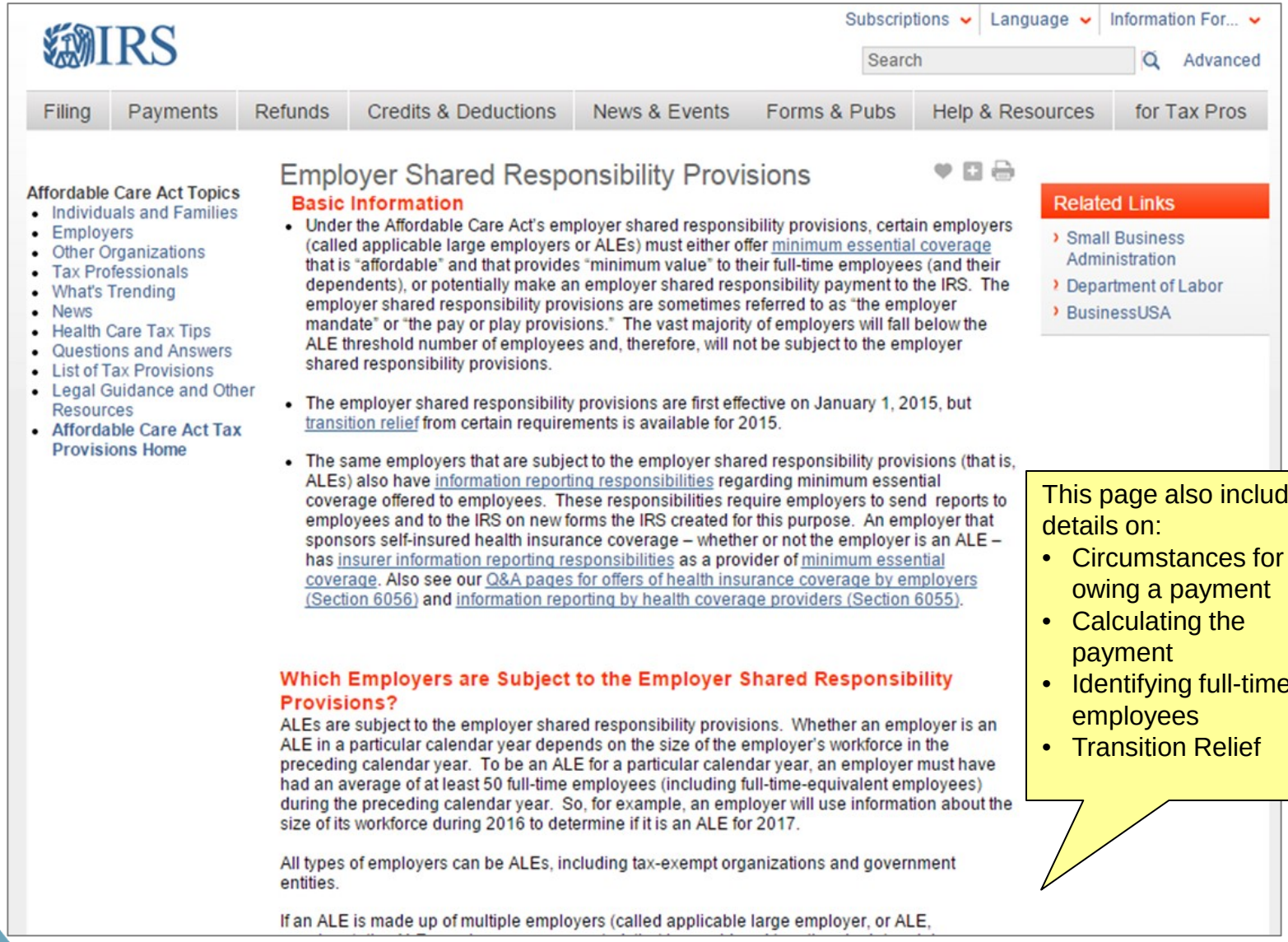
1. ACA Homepage

Employers Homepage

1. ACA Homepage → **2. Employer Homepage**

Employer Shared Responsibility Provisions (4980H) Overview

1. ACA Homepage → **2. Employer Homepage** → **3. 4980H Overview**



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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).

Related Links

- Small Business Administration
- Department of Labor
- BusinessUSA

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.

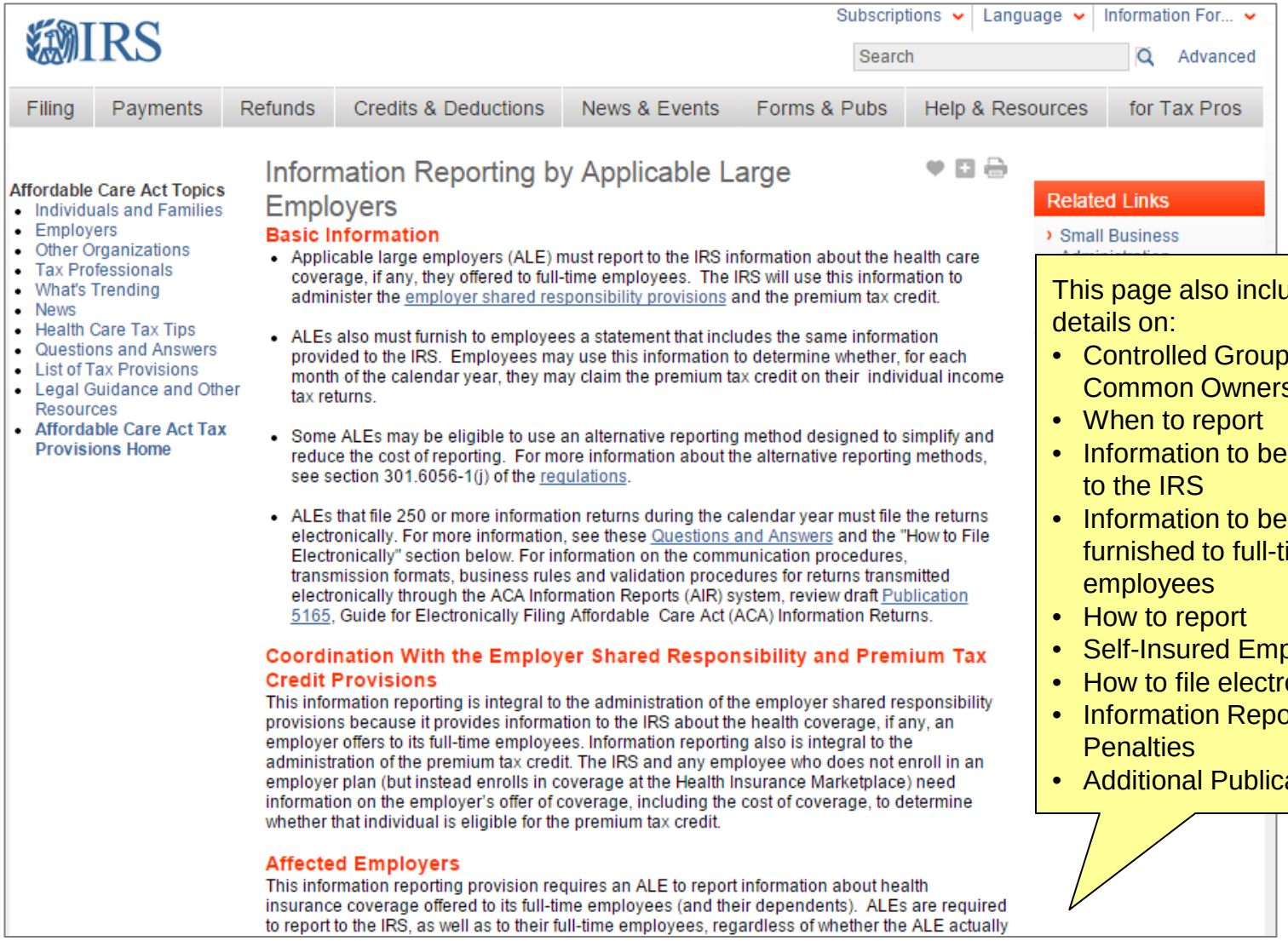
If an ALE is made up of multiple employers (called applicable large employer, or ALE,

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**



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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

This page also includes details on:

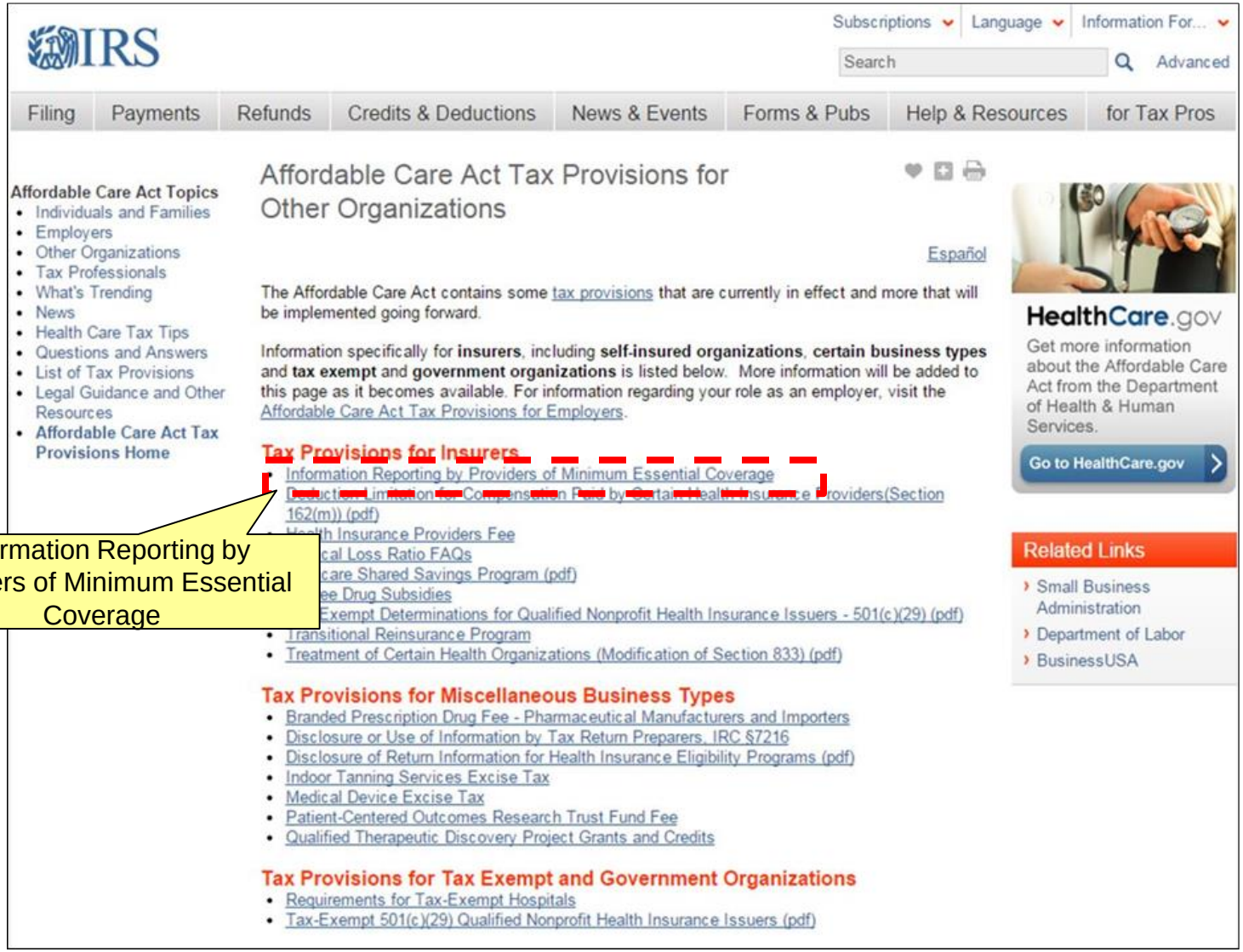
- Controlled Group / Common Ownership
- When to report
- Information to be reported to the IRS
- Information to be furnished to full-time employees
- How to report
- Self-Insured Employers
- How to file electronically
- Information Reporting Penalties
- Additional Publications

IRS ACA Homepage

1. ACA Homepage

Information for Other Organizations

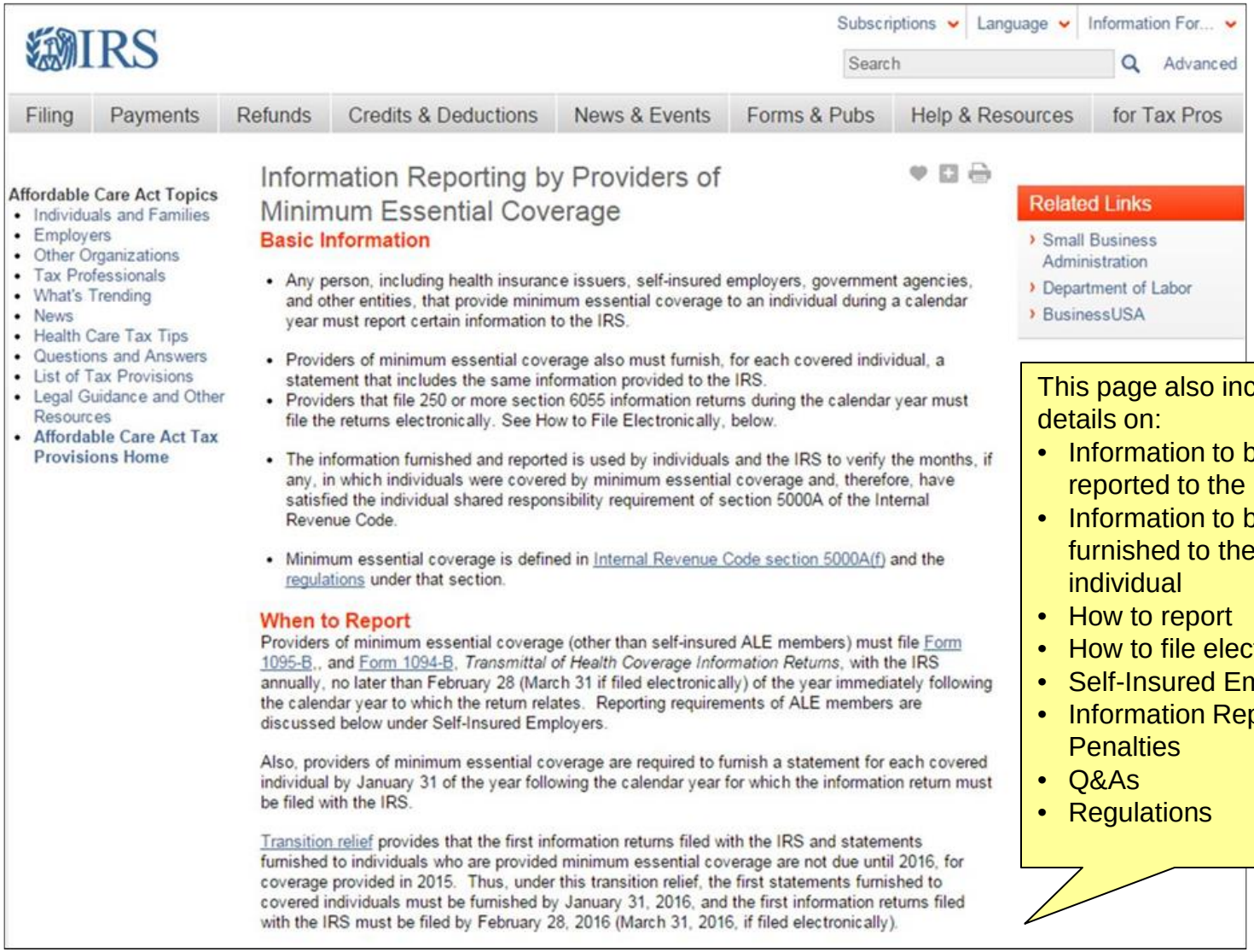
1. ACA Homepage → **2. Other Organizations Homepage**



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**



IRS

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

Affordable Care Act Topics
- Individuals and Families
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- Other Organizations
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- 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 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

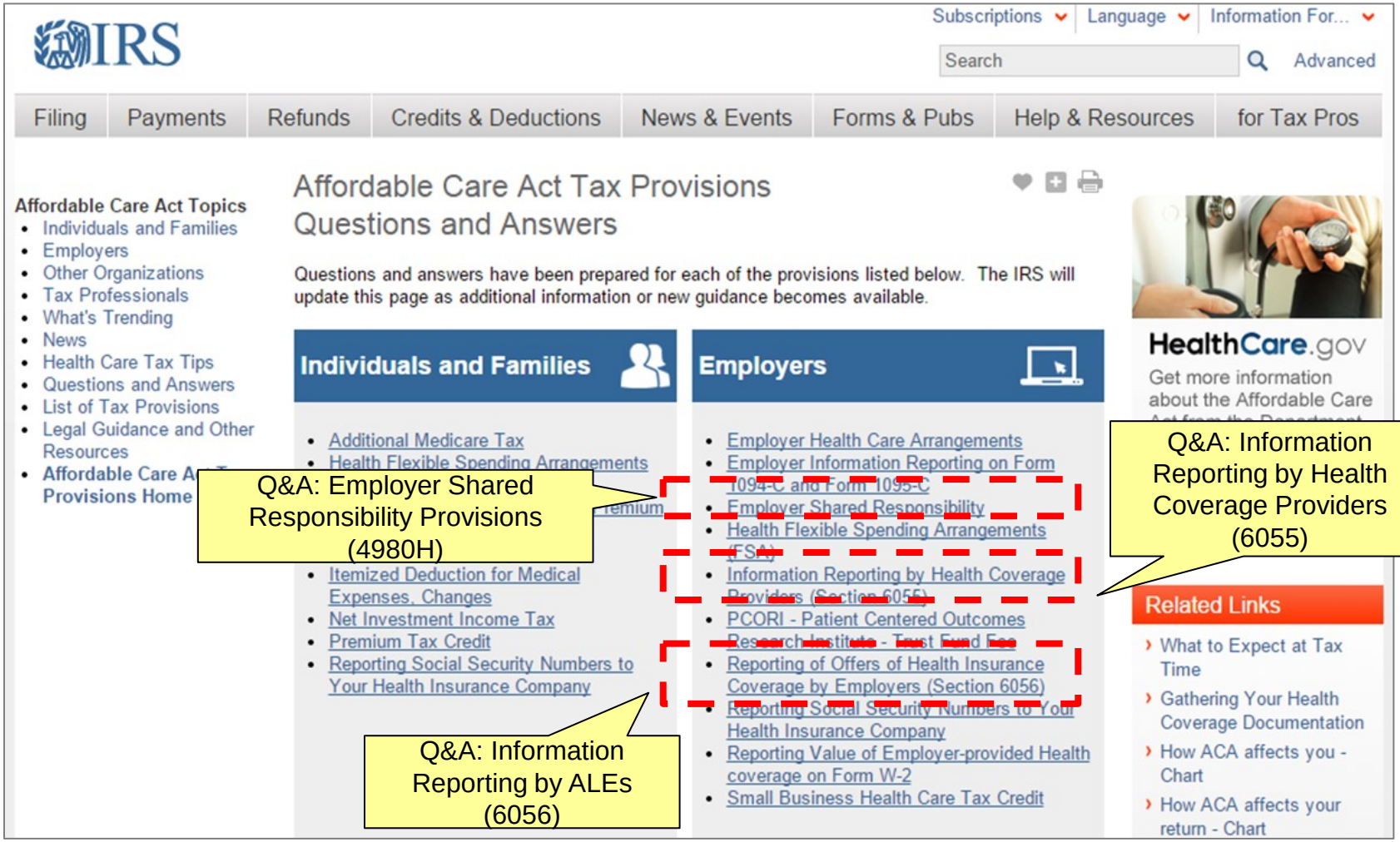
This page also includes details on:
- Information to be reported to the IRS
- Information to be furnished to the individual
- How to report
- How to file electronically
- Self-Insured Employers
- Information Reporting Penalties
- Q&As
- Regulations

IRS ACA Homepage

1. ACA Homepage

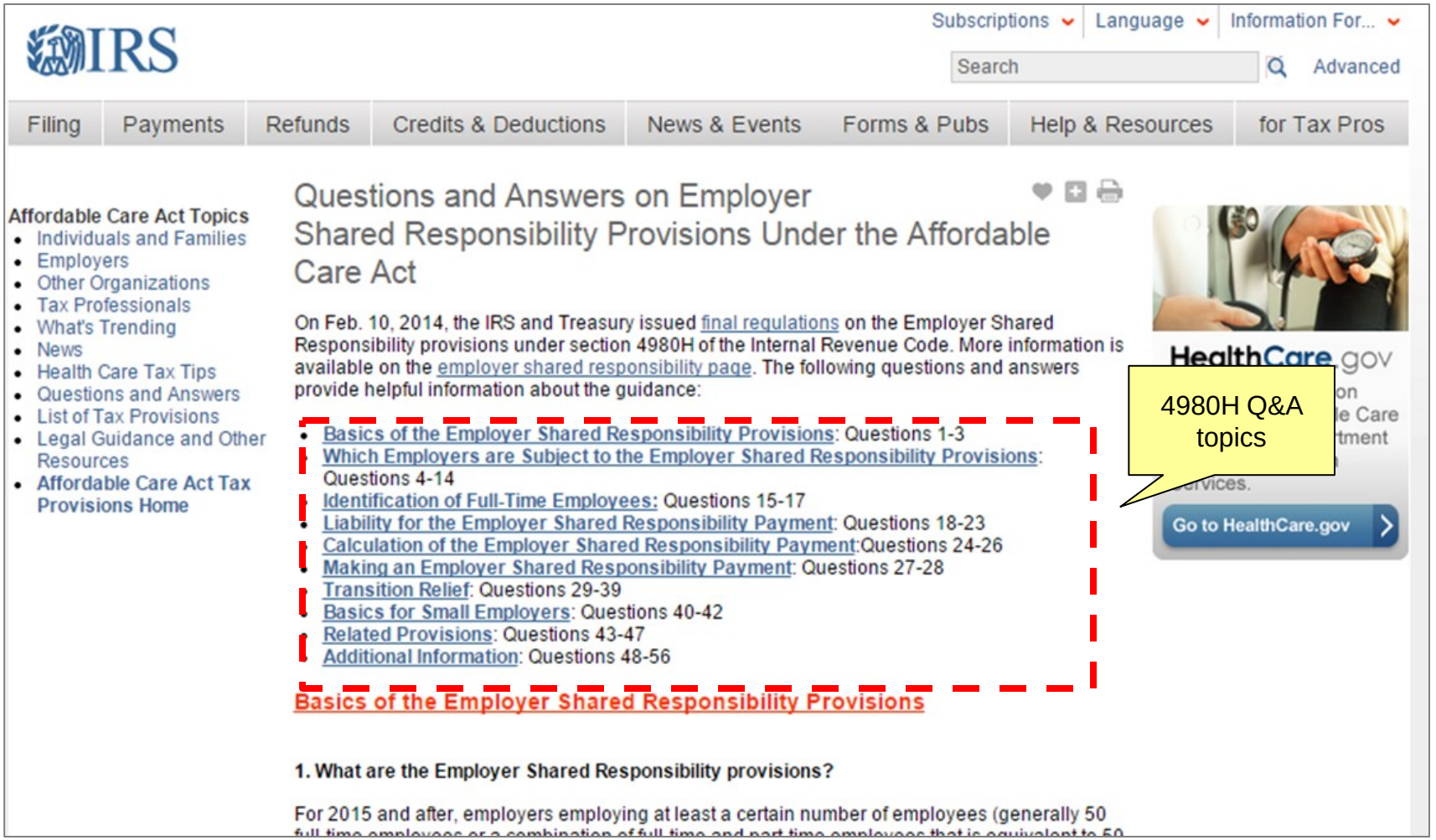
Questions & Answers Homepage

1. ACA Homepage → **2. Questions & Answers Homepage**



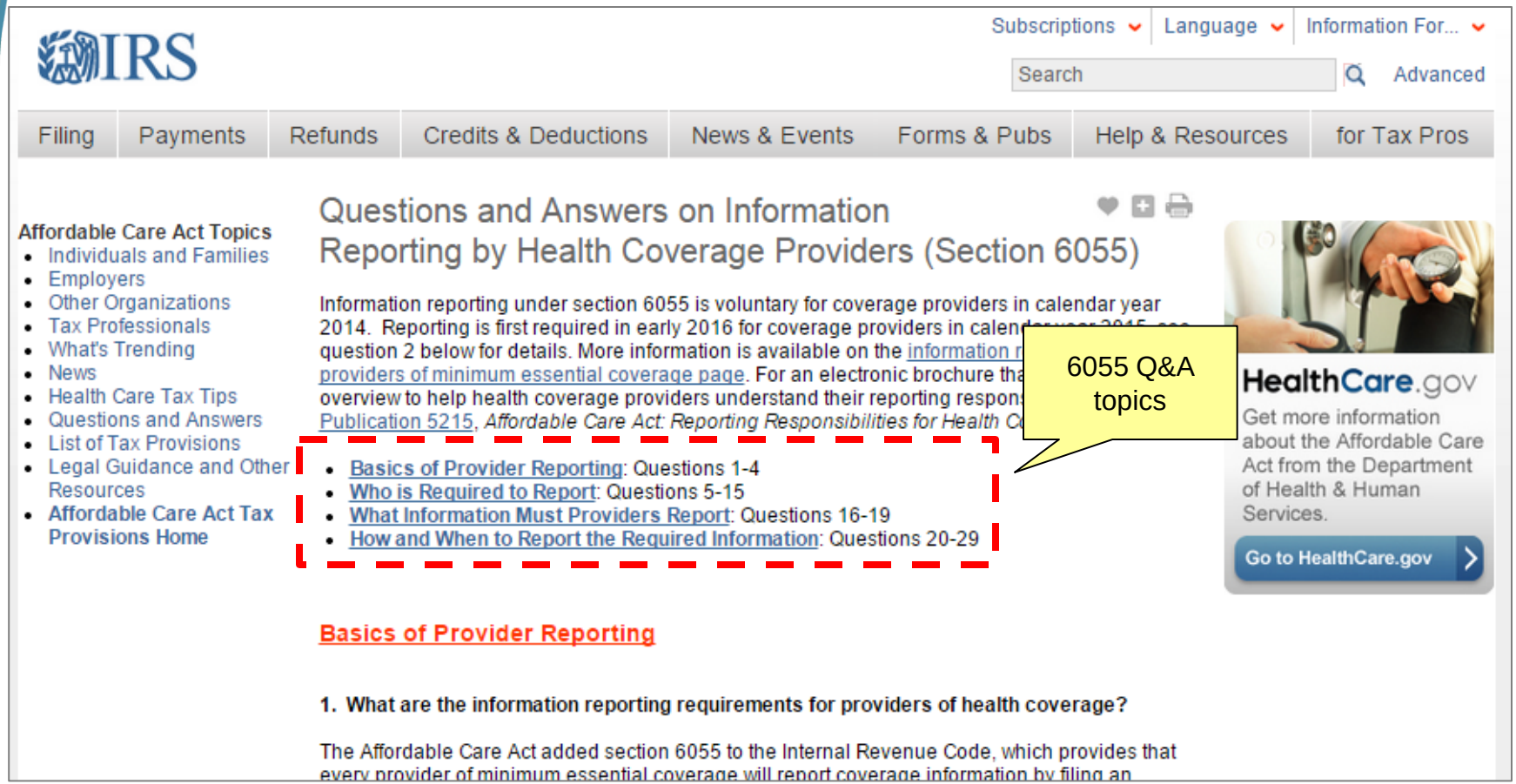
Q&As: Employer Shared Responsibility Provisions (4980H)

1. ACA Homepage → **2. Questions & Answers Homepage** → **3. 4980H Q&As**



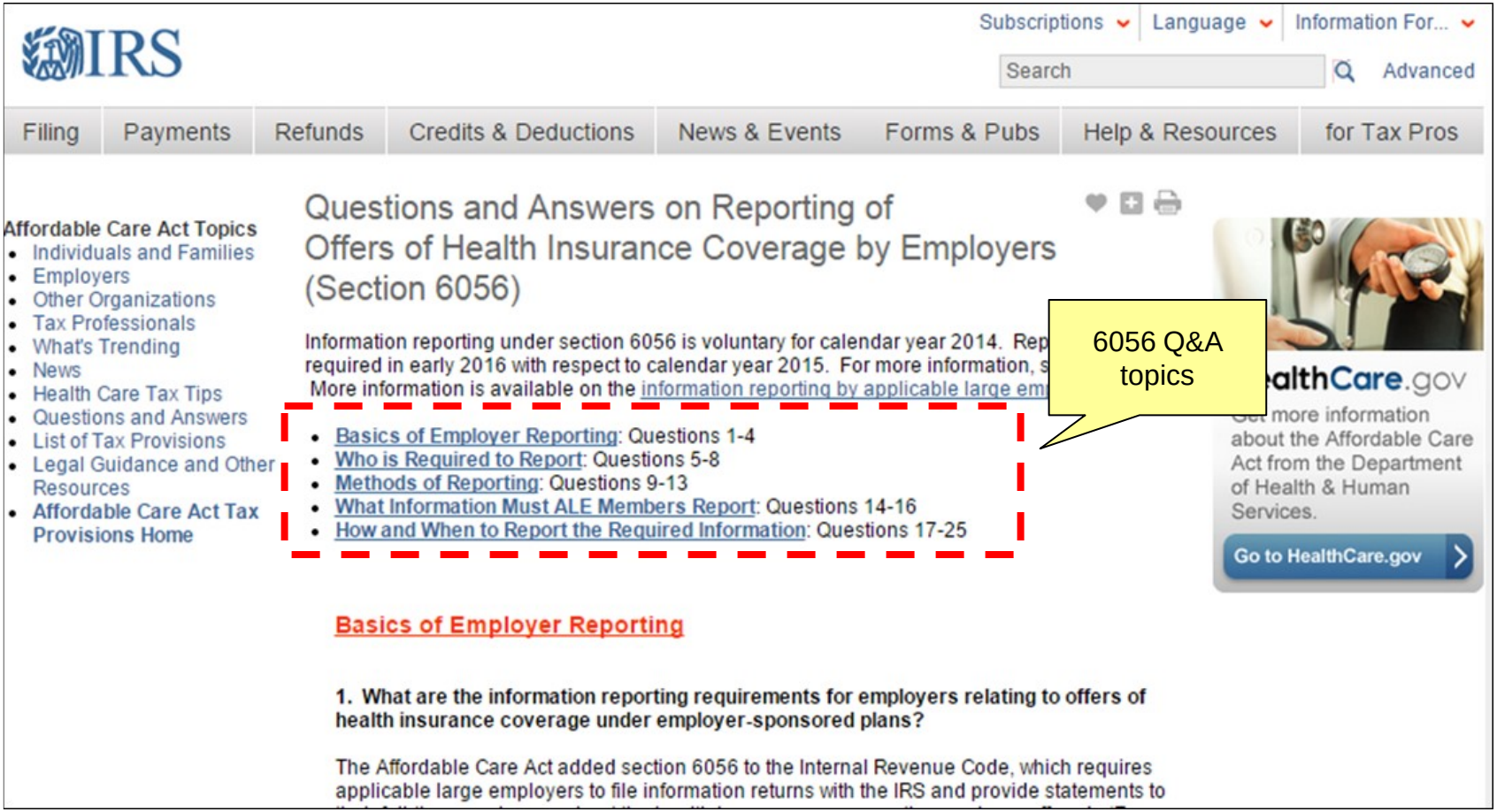
Q&As: Information Reporting by Health Coverage Providers (6055)

1. ACA Homepage → **2. Questions & Answers Homepage** → **3. 6055 Q&As**



Q&As: Information Reporting by ALEs (6056)

1. ACA Homepage → **2. Questions & Answers Homepage** → **3. 6056 Q&As**

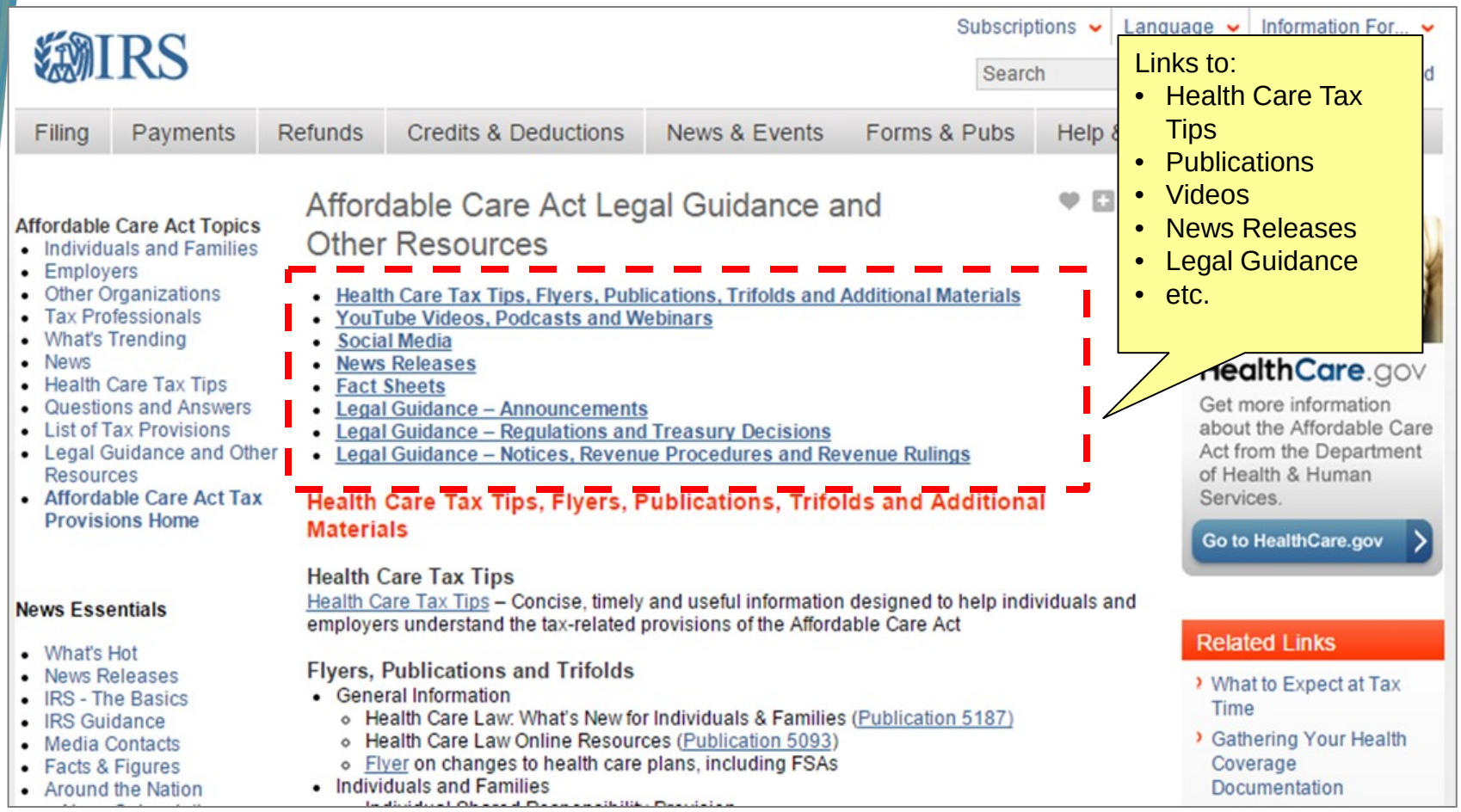


IRS ACA Homepage (IRS.gov/aca)

1. ACA Homepage

Legal Guidance and Other Resources

1. ACA Homepage → **2. Legal Guidance Homepage**

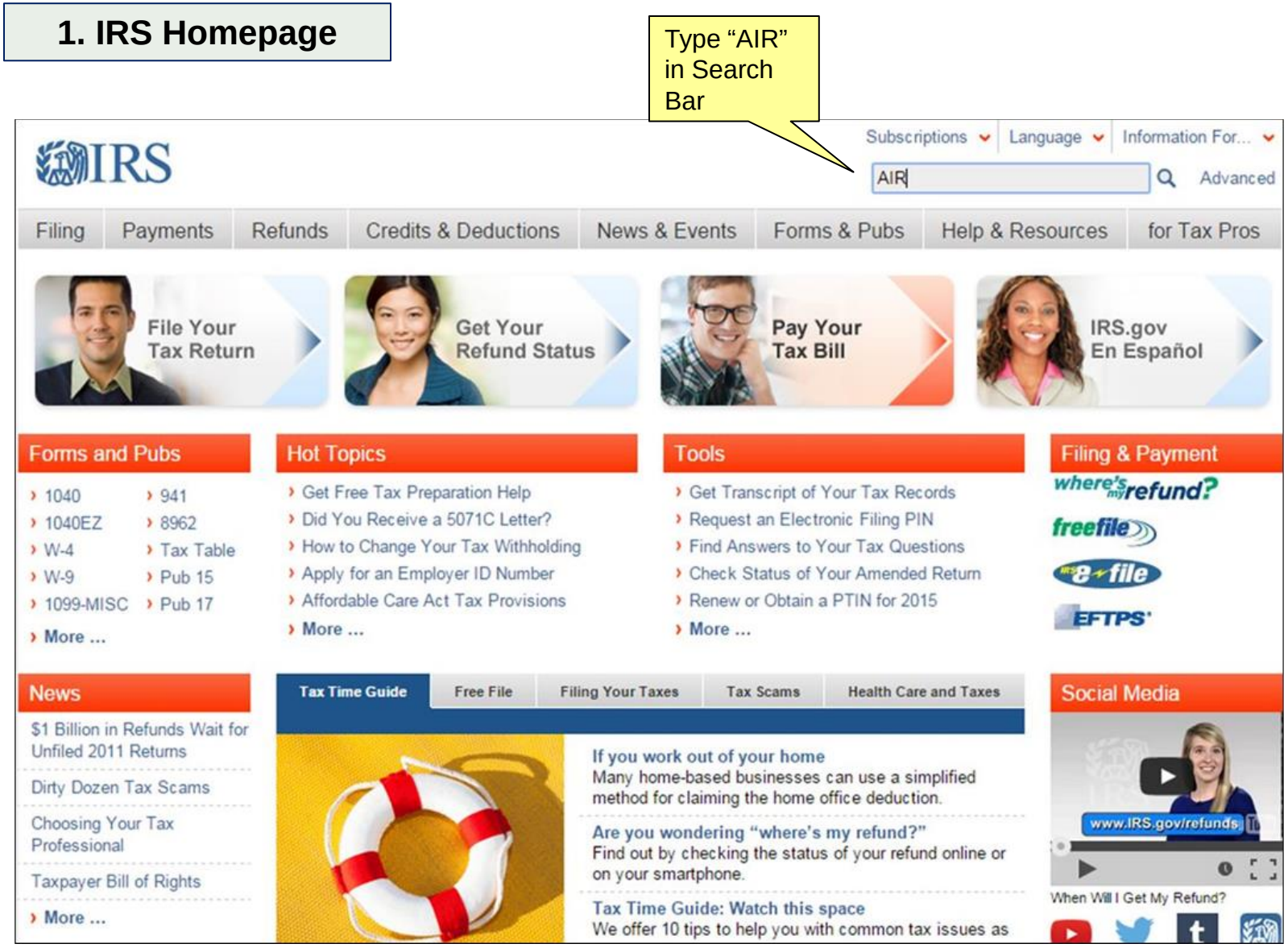


Technical Online Resources

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

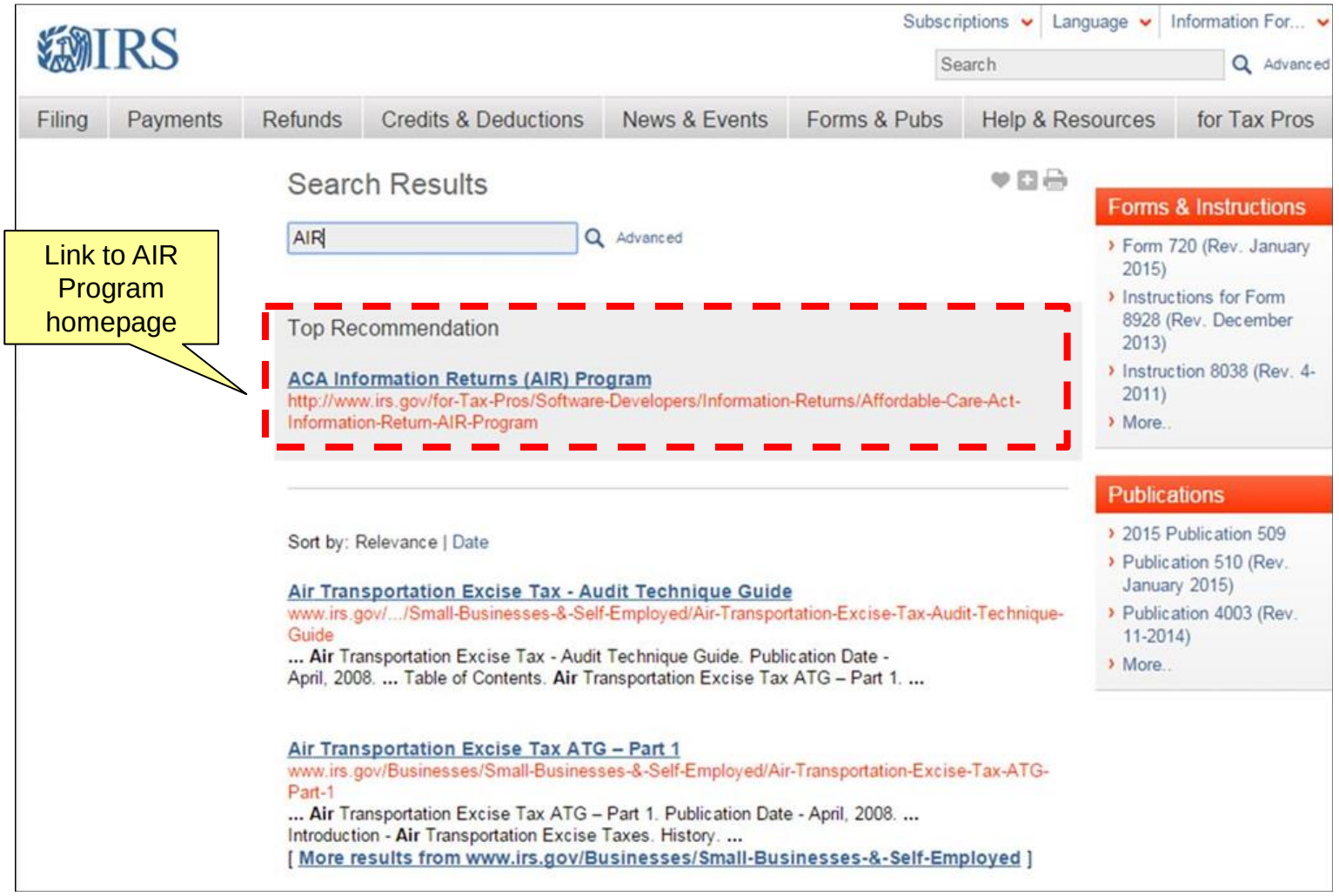
Searching for AIR Homepage

1. IRS Homepage



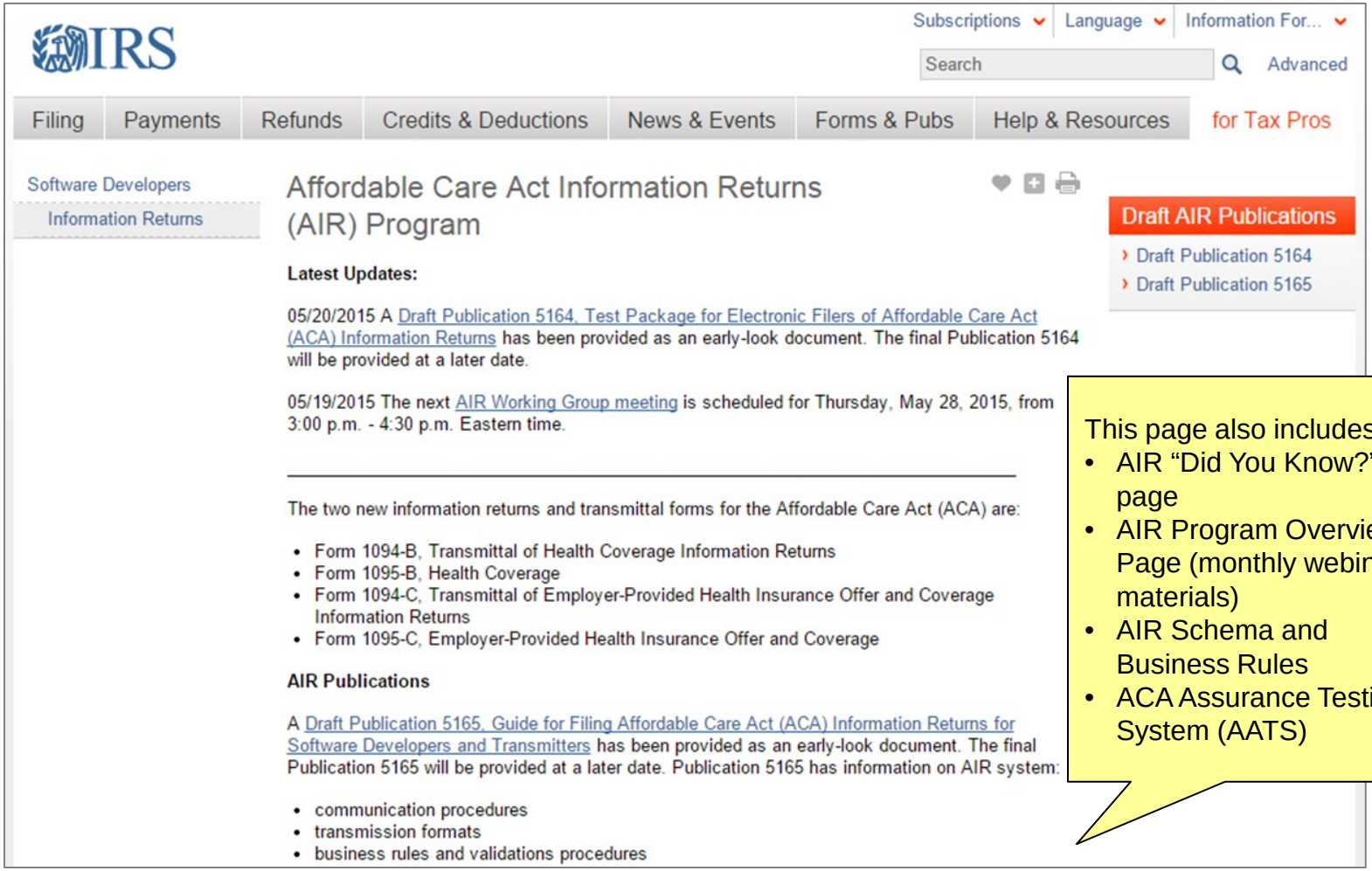
Search Results

1. IRS Homepage → **2. AIR Search Results**



AIR Program Homepage

1. IRS Homepage → **2. AIR Search Results** → **3. AIR Program Homepage**



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