



ACA Annual Reporting: What Your Business Needs to Know

The Affordable Care Act (ACA) is complex for businesses of all sizes, especially for businesses approaching the 50 employee mark. These employers may find it challenging to determine if they are an Applicable Large Employer and subject to new annual reporting beginning in 2016. This flow chart is designed to help you understand how ACA reporting may affect your business.

Do you have 50 or more full-time or full-time equivalent employees or are you part of a controlled group with 50 or more full-time or full-time equivalent employees?

NO

YES

Do you offer health coverage?

Do you offer health coverage?

NO

YES

NO

YES

No reporting required.

You must complete and file Part I and II of 1095-C and complete and file 1094-C. A copy of **1095-C** must be provided to employees.

NO

Is your health plan self-insured?

NO

Is your health plan self-insured?

YES

YES

Insurer files forms on your behalf and provides statement to employees.

You must complete and file 1095-B/1094-B. A copy of **1095-B** must be provided to employees.

You must complete and file Part I and II of 1095-C and complete and file 1094-C. A copy of **1095-C** must be provided to employees.

You must complete and file Part I, II, and III of 1095-C and complete and file 1094-C. A copy of **1095-C** must be provided to employees.

For the 2015 calendar year, the forms must be filed with the IRS no later than **February 29, 2016** (or March 31, 2016, if filed electronically). However, each employee must receive the employee statement by **January 31** (or the next business day if January 31 falls on a weekend or a legal holiday).

For more information on how ADP can help you tackle the challenges of ACA reporting:

ADP.com/health-care-reform

* Determined under IRS Code section 414(b), 414(c), 414(m) or 414(o)

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