

### **ACA News: Final IRS forms for employer mandate and minimum essential coverage reporting**

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#### **Employer mandate reporting**

The employer mandate provision of the Affordable Care Act (ACA or health care reform law) says “applicable large employers,” which are companies with 50 or more full-time workers, have to offer minimum value, affordable health coverage to their full-time workers or face a penalty.

To check if employers are offering minimum value, affordable coverage to their full-time workers, the Internal Revenue Service (IRS) needs reports to be sent by applicable large employers. This is called Employer Mandate Reporting, or IRS Code Section 6056 Reporting.

The IRS has released the final forms and instructions: [Form 1094-B](#), [Form 1094-C](#), [Form 1095-C](#), [Instructions for 1094-B](#), [Instructions for 1094-C and 1095-C](#).

#### **Minimum essential coverage reporting**

The [individual shared responsibility provision](#) of the ACA states that every person has to have basic health insurance coverage or face a penalty. This is known as minimum essential coverage (MEC). To make sure people have MEC, the Internal Revenue Service (IRS) needs reports to be sent by those who provide MEC. This is called Minimum Essential Coverage Reporting, or IRS Code Section 6055 Reporting. This is required of insurers with fully insured business and employers with self-funded (ASO) plans.

The IRS has released the final forms and instructions: [Form 1095-B](#), [Form 1095-C](#), [Instructions for 1095-B](#), [Instructions for 1095-C](#).

**As a reminder, nothing needs to be done with the forms this year. These are for reference only since employer mandate and MEC reporting are not required until January of 2016 for the 2015 coverage year.**

#### **Questions?**

Go to this [fact sheet](#) for more about employer mandate reporting. For more details about MEC reporting, read this [fact sheet](#).

*This article applies to:*

- Nevada and Colorado
- Small Group, Large Group, and Individual (under 65)