

Here Come the 1095s!

Final Forms for 2018 ACA Reporting Released



THE AFFORDABLE CARE ACT (ACA) created reporting rules under Code Sections 6055 and 6056 that require certain employers to provide information to the IRS and certain employees about the health plan coverage they offer (or do not offer) or provide to their employees. In late Sept. 2018, the Internal Revenue Service (IRS) released **final 2018 forms and instructions** for reporting under Internal Revenue Code (Code) Sections 6055 and 6056.

- **2018** Forms 1094-C and 1095-C (and related instructions) are used by applicable large employers (ALEs) to report under Section 6056, as well as for combined Section 6055 and 6056 reporting by ALEs who sponsor self-insured plans.
- **2018** Forms 1094-B and 1095-B (and related instructions) are used by entities reporting under Section 6055, including self-insured plan sponsors that are not ALEs.

WHAT SHOULD YOU DO?

Most employers required to report will use the 1094-C and 1095-C form. Employers should become familiar with these forms and instructions in preparation to use them for reporting for the 2018 calendar year. Each reporting entity must annually file all of the following with the IRS:

- A separate statement (Form 1095-B or Form 1095-C) for each individual who is provided with minimum essential coverage (for providers reporting under Section 6055), or for each full-time employee (for ALEs reporting under Section 6056); and
- A transmittal form (Form 1094-B or Form 1094-C) for all of the returns filed for a given calendar year.



DUE DATES

January 31, 2019

Individual statements for 2018 must be furnished.

February 28, 2019

IRS returns for 2018 must be filed.

(April 1, 2019, if filed electronically, since March 31, 2019, is a Sunday).



RESOURCES

2018 Forms: [1094-C](#) and [1095-C](#)
and related [instructions](#)

2018 Forms: [1094-B](#) and [1095-B](#)
and related [instructions](#)

(Click to download the forms and to view form instructions)

*Note: Fully-insured and self-insured employers will have reporting obligations.
Contact your Hays Companies Team for more details.*