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ACA Annual Reporting Timeline

The Affordable Care Act (ACA) requires insurers, small employers with self-insured health plans, and all Applicable Large Employers (those with 50 or more full-time and full-time equivalent (FTE) employees) to report certain information about health insurance to the IRS and provide covered individuals with an annual statement.

Here is an overview of reporting responsibilities and a list of recommended actions you may need to take in order to meet annual ACA reporting deadlines. Refer to the ACA Dashboard in RUN Powered by ADP® (RUN) and the IRS website for more information.

September - October*

Determine if you had 50 or more full-time and FTE employees in the previous calendar year and what type of insurance (selfinsured or fully insured) you offered, if any. You can use the **FTE Calculator** in RUN to help you determine how many full-time and FTE employees you had in the previous calendar year. **Note:** Where the combined total of full-time and FTE employees in a controlled group is 50 or more, each individual employer is subject to reporting.

Based on this number and the type of coverage you offer, determine what Forms you must use to report, if any.

- **50 or more (Self-insured, Fully Insured or No Insurance – Complete and file Forms 1095-C and 1094-C**
- **Less than 50 (Self-insured) – Complete and file Forms 1095-B and 1094-B**
- **Less than 50 (Fully Insured) – Insurer is responsible for filing on behalf of the employer**
- **Less than 50 (No Insurance) – Reporting is not required**

October - November*

If you are required to report, gather the information you need to complete applicable Forms, such as:

- Employee's name, SSN or date of birth (if SSN is unavailable), and address;
- Employer's name, EIN, telephone number, and address;
- The months in which the employer offered coverage;
- The employee's share of the monthly premium for self-only coverage (in certain cases);
- The months in which a safe harbor (or other situation) applied (e.g., the employee was not a full-time employee)

December*

Inform employees that they will receive Form 1095-C or Form 1095-B by January 31, depending on which applies to your company.

Confirm data collected for the Forms is still accurate and make appropriate changes if needed. Download your report from RUN to gather payroll data to help you complete the forms.

January 31

Provide annual statement (a copy of Form 1095-C or Form 1095-B, depending on which applies to your company) to employees by January 31. **Note:** For the 2018 tax year, the due date for these employee statements was pushed back to March 4, 2019.

February 28

If you file a paper copy, the Forms must be filed with the IRS no later than February 28.

March 31

If you file electronically, you have until March 31 to file the Forms with the IRS.

* Recommended dates to help you prepare for and meet annual ACA reporting deadlines.

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