

INFORMED ON REFORM

KEEPING YOU UP-TO-DATE ON THE PPACA

Health Care Reform Alert

June 19, 2015

Draft 2015 IRS Forms for Large Employer and Minimum Essential Coverage Reporting Now Available

On June 17, 2015 the Internal Revenue Service (IRS) posted draft forms for 2015 reporting, due in January, 2016. The forms will be used to report health insurance coverage offered by applicable large employers, and minimum essential coverage (MEC) provided by insurers and employers of self-insured plans. The IRS has posted the draft forms without instructions. The 2015 draft Forms are posted at IRS.gov/draftforms as information only. Final forms will be posted for actual filing at a later date.

These 2015 draft forms are generally unchanged from the 2014 forms.

However, the 1095-C form included an appendix that highlights changes specific to this form. These changes include:

- A new field in Part II, “Plan Start Month,” that will provide plan year information; this reporting is voluntary for 2015, but will be required for 2016 and beyond
- A continuation sheet for reporting coverage on more than six individuals
- A note that indicator codes used in Part II, line 14 are unchanged for 2015 reporting; however, there will be two new codes required for 2016 and beyond that will provide information on conditional offers to employees’ spouses

Instructions or additional guidance is needed to further understand and interpret these and any other changes for 2015 reporting.

For more information on the final rules on this IRS information reporting, please read our [Reporting Requirements Fact Sheet](#).

Draft Forms

[Form 1094-C](#) – Transmittal/“cover sheet” for Large Employer and self-insured MEC reporting (applicable large employers)

[Form 1095-C](#) – Report to individuals and the IRS information on coverage offered and self-insured MEC (applicable large employers)

[Form 1094-B](#) – Transmittal/“cover sheet” for MEC reporting (insurance carriers and self-insured small group employers)

[Form 1095-B](#) – Report to individuals and the IRS information on MEC (insurance carriers and self-insured small group employers):

We will keep you informed when instructions and revised or final forms are made available.

We encourage you to bookmark Cigna's health care reform website, InformedOnReform.com, where we will update information as future guidance and final rules are released.

Together, all the way.™

This document is for general informational purposes only. While we have attempted to provide current, accurate and clearly expressed information, this information is provided "as is" and Cigna makes no representations or warranties regarding its accuracy or completeness. The information provided should not be construed as legal or tax advice or as a recommendation of any kind. External users should seek professional advice from their own attorneys and tax and benefit plan advisers with respect to their individual circumstances and needs.

[Legal Disclaimer](#) | [Privacy](#) | [Product Disclosures](#) | [Cigna Companies by State](#)

Group health insurance and health benefit plans are insured or administered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company (CGLIC), or their affiliates (see a [listing of the legal entities](#) that insure or administer group HMO, dental HMO, and other products or services in your state). Group Universal Life (GUL) insurance plans are insured by CGLIC. Life (other than GUL), accident, critical illness, and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs and complete details of coverage, contact a licensed agent or Cigna sales representative.

© 2015 Cigna. All rights reserved

This is an email from Cigna | 900 Cottage Grove Road, Bloomfield, CT 06002