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Health Care Reform Alert

February 10, 2015

Final Instructions for IRS Reporting on Individual and Employer Mandates

On February 9, 2015, the Internal Revenue Service (IRS) released final forms and instructions for reporting on individual and employer mandates. The instructions and forms will be used by applicable large employers, insurers and employers with self-insured plans.

The Final Rules on Minimum Essential Coverage (MEC) and Large Employer reporting were released on March 5, 2014, which we [alerted on March 7, 2014](#). The first reporting is required in early 2016 for the 2015 calendar year. Employers had the option to voluntarily report 2014 information by January 31, 2015 for the 2014 calendar year.

What the Instructions Cover

The instructions provide an overview of why the forms/reporting are required. They also cover basic information including:

- who must complete the forms
- how the transmittal forms need to accompany their respective 1095-B or 1095-C Forms
- where to mail paper forms; details for filing electronic forms are expected when the IRS posts Publication 5165
- specific line by line instructions
- general directions for contact person, signature on form and phone number
- definitions of various terms used in reporting data
- minimum guidance on multi-employer arrangements
- transitional relief for off-calendar year plans

Required Forms

There are two forms required for each set of information being reported: 1) a transmittal form that serves as a cover letter; and 2) forms providing data on either the individual or employer mandate, or both for self-insured employer sponsors. The instructions and respective forms to be completed and filed are as follows:

[Instructions](#) for *employers* to file [Form 1094-C](#) (a transmittal/cover sheet) to the IRS only, and [Form 1095-C](#) to both the IRS and named individuals. *If its plan is insured, the employer will only complete Parts I and II of Form 1095-C.*

[Instructions](#) for *insurers* to send [Form 1094-B](#) (a transmittal /cover sheet) to the IRS only, and [Form 1095-B](#) to both the IRS and named individuals for insured coverage only.

These instructions and forms can be found on the [IRS website](#). We've also posted them on the Employer Administrative Responsibilities page of [InformedonReform.com](#).

We encourage you to bookmark Cigna's health care reform website, [InformedOnReform.com](#), where we post the most recent guidance and regulatory information on the employer and individual mandates.

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