



# INFORMED ON REFORM

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## Health Care Reform Update

**December 9, 2015**

### **Final Reminder – 2016 ACA Reporting Requirements**

Minimum Essential Coverage (MEC) (Section 6055) and Large Employer (Section 6056) reporting are required by the Affordable Care Act (ACA) to help the Internal Revenue Service (IRS) administer compliance with the individual and employer mandates.

Cigna is responsible for MEC reporting on individuals covered under our **insured** client plans. Our employer clients are responsible for MEC reporting on individuals covered under their **self-funded** plans. To complete this reporting, Social Security Numbers (SSNs) are required for all covered employees and dependents. Cigna (for insured plans) and employers (for self-funded plans) must make up to three “reasonable attempts” to acquire any missing SSN data.

In addition, employers with 50 or more full-time and/or full-time equivalent employees are responsible for completing the Large Employer reporting on the group health coverage they offer to full-time employees and their dependents, regardless of funding type.

#### **Client Resources**

The messages below include information about the two sets of reporting requirements, the final forms, and filing deadlines. Feel free to share these messages with your Cigna clients.

- [Self-funded client message](#)
- [Insured client message](#)

#### **If You Have Questions**

Cigna will not be performing MEC reporting on behalf of our self-funded clients or Large Employer reporting on behalf of our insured or self-funded clients. However, our PPACA Fees and Reporting team is available to answer general questions about the reporting requirements and walk through the process of extracting Cigna data. The team can be contacted by phone: 1-855-275-0555, Monday through Friday, 8:30 AM – 7:30 PM ET or email: [ASO\\_PPACA\\_Fees&Reporting@Cigna.com](mailto:ASO_PPACA_Fees&Reporting@Cigna.com).