

HEALTH CARE REFORM ALERT



Alerting you on official legislative, regulatory or executive action

January 4, 2018

IRS Extends Reporting Due Dates for 1095 Forms Sent to Individuals

On Dec. 22, 2017, the Internal Revenue Service (IRS) announced extended deadlines for 2017 Minimum Essential Coverage (Section 6055) and Large Employer Shared Responsibility (Section 6056) reporting due to individuals in early 2018. The extended deadlines are as follows:

2017 Forms Sent to Individuals	Original Deadline	Extended Deadline
Form 1095-B Form 1095-C	1/31/2018	3/2/2018

Employers and insurers are encouraged to provide the forms to individuals as soon as possible, but no later than March 2, 2018. Individuals who file their 2017 federal income tax returns before receiving their 1095-B and 1095-C forms will not be required to amend their income tax returns once they receive their forms. They should keep their forms, once received, with their tax records.

It is important to note the IRS **has not** extended the due date for filing 2017 Forms 1094-B, 1095-B, 1094-C, or 1095-C with the IRS. The deadline remains February 28, 2018, for those with 250 or fewer forms filing by paper, or April 2, 2018, if filing electronically.

The IRS also extended its transition relief with respect to penalties if good faith efforts are made to comply with information reporting requirements.

[Read the IRS notice on reporting extensions](#)

Who's responsible for MEC and Large Employer Reporting to individuals?

As an insurer, Cigna is responsible for completing Form 1095-B for MEC reporting on individuals covered under our **insured** medical plans, including those under our HMO service agreements.

Applicable Large Employers (i.e., employers with 50 or more full-time and full-time equivalent employees on average during the prior year) are responsible for completing Form 1095-C for Large Employer reporting on the group health coverage they offered full-time employees and their dependents. And if these employers **self-fund** their medical plans, they should also use the C forms for reporting MEC on individuals covered under their **self-funded** plans.

Employers with fewer than 50 full-time and/or full-time equivalent employees that self-fund their medical plans must only report the MEC on individuals covered under their self-funded plans using the B forms.

For more information about these reporting requirements, review our [Reporting Requirements Toolkit](#).

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