

INFORMED ON REFORM

KEEPING YOU UP-TO-DATE ON THE PPACA

Health Care Reform Update

October 14, 2015

Reminder – Minimum Essential Coverage and Large Employer Reporting Requirements

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

For our insured group health plans, Cigna is responsible for MEC reporting on covered individuals. Self-funded clients are responsible for reporting on covered individuals under their self-insured plans.

At the same time, large employers with 50 or more full-time and/or full-time equivalent employees must complete the Large Employer reporting on the group health coverage they offer to full-time employees and their dependents, regardless of funding type. This is also known as Applicable Large Employer or ALE reporting.

The forms that will be used to complete this reporting are shown in this chart.

	Large Employer Code 6056 Employer Mandate	Minimum Essential Coverage Code 6055 Individual Mandate
Insured Large Employers	Employer reports using Form 1094-C (transmittal/cover sheet) and Form 1095-C (parts I & II)	Insurer reports using Forms 1094-B and 1095-B
Insured Small Employers (<50)	Does not apply	Insurer reports using Forms 1094-B and 1095-B
Self-Insured	Employer reports using Form 1094-C (transmittal/cover	

Large Employers	sheet) and Form 1095-C (entire form)	
Self-Insured Small Employers (<50)	Does not apply	Employer reports using Forms 1094-B and 1095-B (parts I, III & IV)

The messages below include information about the two sets of reporting requirements, corresponding forms, due dates and electronic filing requirements. Feel free to share these messages with your Cigna clients. We will be emailing these messages directly to Cigna clients with 250 or fewer employees later this week.

- [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 ASO 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 at ASO_PPACA_Fees&Reporting@Cigna.com or 1-855-275-0555, Monday through Friday, 8:30 AM – 7:30 PM ET.