

INFORMED ON REFORM

KEEPING YOU UP-TO-DATE ON THE PPACA

Health Care Reform Update

April 28, 2015

Upcoming Reporting Requirements for Employer and Individual Mandates

There are two distinct sets of reporting requirements to help the Internal Revenue Service (IRS) administer compliance with the employer and individual mandates – the Large Employer and Minimum Essential Coverage (MEC) reporting requirements.

With the first reporting due in early 2016 in tandem with other tax-filing documentation, these requirements will have a significant impact on employers beginning this year.

Expanded Reporting Requirements Support for Self-Funded Employers

Cigna is committed to providing education and communication resources to support self-funded employers in navigating these complex reporting requirements. To do so, we are expanding the support our ASO PPACA Fees & Reporting Resources team currently offers to now answer questions and provide information specific to the reporting requirements.

Cigna will not be providing resources to perform either the MEC or Large Employer reporting on behalf of our self-funded clients, nor can we walk employers through the forms

Two Sets of Reporting Requirements

Large Employer Reporting (IRS Code 6056) – impacts all employers subject to the employer mandate. Employers with 50 or more full-time employees and/or full-time equivalents must report to the IRS on the medical coverage they offer all full-time employees and their dependent children in compliance with the employer mandate.

Minimum Essential Coverage (MEC) Reporting (IRS Code 6055) – all employers sponsoring self-funded plans, and health insurers of fully insured plans must report on all individuals covered under these plans. This reporting is required for all size group plans and individual/family plans not purchased through a public Marketplace. This information will help the IRS confirm the reported individuals

in detail. However, to support self-funded employers in learning about and complying with the reporting requirements, the ASO PPACA Fees & Reporting Resources team will be available to:

are compliant with the individual mandate.

- Answer general questions and provide information about the reporting requirements
- Provide basic guidance about the reporting process
- Walk through the process of extracting Cigna data

How to Contact the ASO PPACA Service Team

The ASO PPACA Fees & Reporting Resources team, which is currently available to support Comparative Effectiveness Research Fee (CERF) and Reinsurance Fee questions, can now also be contacted with questions related to the Large Employer and Minimum Essential Coverage reporting requirements.

The team can be contacted in either of the following ways:

- Phone: 1-855-275-0555, 8:30 a.m. – 7:30 p.m. ET, M-F
- Email: ASO_PPACA_Fees&Reporting@Cigna.com

The following communication message will be sent to our self-funded clients with 250 or fewer employees this week. This message is available for you and your Cigna account representative to share with our larger self-funded clients to ensure that they are prepared for the upcoming reporting requirements and aware of Cigna's additional support resources.

- [Self-funded Client Message](#)

For More Information

For a refresher and details about the PPACA Reporting Requirements, please visit our [Reporting Requirements](#) toolkit.

We are also hosting a web meeting focused on the two distinct sets of Reporting Requirements on Wednesday, May 13. [Click here](#) to register.

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.