

Form **1095-B**Department of the Treasury
Internal Revenue Service**Health Coverage** VOID CORRECTED► Information about Form 1095-B and its separate instructions is at www.irs.gov/form1095b.

Part I Responsible Individual (Policy Holder)			
1 Name of responsible individual		2 Social security number (SSN)	3 Date of birth (If SSN is not provided)
4 Street address (including apartment no.)	5 City or town	6 State or province	7 Country and ZIP or foreign postal code
8 Enter letter identifying Origin of the Policy (see instructions for codes): ▶ <input type="checkbox"/>		9 Small Business Health Options Program (SHOP) Marketplace identifier, if applicable	
Part II Employer Sponsored Coverage (If Line 8 is A or B, complete this part.)			
10 Employer name			11 Employer identification number (EIN)
12 Street address (including room or suite no.)	13 City or town	14 State or province	15 Country and ZIP or foreign postal code
Part III Issuer or Other Coverage Provider			
16 Name		17 Employer identification number (EIN)	18 Contact telephone number
19 Street address (including room or suite no.)	20 City or town	21 State or province	22 Country and ZIP or foreign postal code
Part IV Covered Individuals (Enter the information for each covered individual(s).)			

IRS reporting for employers with self-funded plans

Need-to-know details about minimum essential coverage reporting

Under the Affordable Care Act, employers who self-fund their employee health care are required to submit informational reporting about minimum essential coverage to the Internal Revenue Service. To help businesses comply with this requirement, Aflac has outlined the details you need to know:

Who is required to submit information reporting of minimum essential coverage?

Among those required to submit information reporting of minimum essential coverage are:

- » Self-funded employers.
- » Insurers.

Note: Applicable large employers that self-fund their health care are also required to submit employer sponsored coverage reporting to the IRS. To learn more, see [Employer-Sponsored Coverage to the IRS Information Reporting](#).

What does the report include?

Employers are required to submit a separate report for each individual health care recipient on Forms 1095-B and 1094-B that specifically provides:

- » The name of each individual enrolled in minimum essential coverage as well as the name

and address of the primary insured or other related person (for example, a parent or spouse) who submits the application for coverage.

- » The return also must report the taxpayer identification number (TIN) and months of coverage for each individual who is covered under the policy or program.
- » The name, address and employer identification number (EIN) of the employer maintaining the plan and whether coverage was enrolled in through the government marketplace.

The employer must also provide a written statement to the covered individual(s) that includes:

- » The policy number.
- » The name, address and a contact number for the reporting entity.
- » The information required to be reported to the IRS.

What is the deadline?

Similar to the applicable W-2 reporting deadline, statements are to be provided annually to employees by Jan. 31. Forms must be provided to the IRS by Feb. 28 (March 31 if filed electronically) for the previous calendar year.

How do I submit the report?

Employers are required to provide the IRS with Form 1094-C, which is the transmittal form, and Form 1095-C, which is the employee statement. Employers can file electronically, and draft forms are expected to be available from the IRS as the reporting deadline approaches.

Can a third-party organization file the report?

Yes, the law allows employers to use a third party to assist with filing IRS reporting and providing statements to individuals insured by the health plan.

Is there a penalty for not filing the report?

Currently, employers may face penalties for not filing informational reporting. However, the law explains that these fines may be waived for employers that do not file due to reasonable cause, or fines reduced for errors that are corrected in a timely manner that are not due to reasonable cause.

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit [healthcare.gov](https://www.healthcare.gov) (which may also be contacted at 1-800-318-2596) for additional information.



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