



## **ACA Employer Reporting Requirements**

As you know, the Affordable Care Act (ACA) and its supporting regulations require that all employers offering health benefits to their employees report certain health coverage information to the Internal Revenue Services (IRS). Health coverage data collected during 2018 must be aggregated and reported to employees on IRS Form 1095 no later than March 4, 2019 and reported to the IRS via IRS Form 1094 no later than February 28, 2019 (if filing by mail) or April 1, 2019 (if filing electronically). Applicable Large Employers (those with 50 or more employees) must report using the IRS' C-series forms and small employers offering coverage (those with fewer than 50 employees) must report using the IRS' B-series forms.

Fortunately, MedBen has a solution for both our large and small self-funded plan clients.

### **Self-Funded Applicable Large Employers**

To assist our clients who are Applicable Large Employers, MedBen has partnered with Sanorbix (also known as MyBenefitsChannel). Sanorbix offers ACA related services, including ACA 1095 and 1094 reporting, through its "MyBenefitsChannel" on-line applications. In addition to their on-line self-service portal applications they also offer a "full-service" ACA reporting package called Total Care. Total Care provides large employers with the option of sending their payroll, coverage and eligibility data directly to Sanorbix allowing Sanorbix to prepare, distribute and file the employer's C-series forms. Total Care also offers additional services for employers that prefer to outsource ACA electronic notice and eligibility tracking tasks as well.

Through its partnership with MedBen, Sanorbix has agreed to keep pricing the same this year. For those employers who would like to upgrade to the Sanorbix full-service option, pricing is based on group size and requires payment of the base self-service option fees plus an additional flat dollar annual fee (depending on the service selected). Attached is a pricing sheet (Sanorbix ACA Reporting Packages and Pricing) which explains the fees for both their standard (self-service) and upgraded (full-service) products.

If you would like to stick with the self-service product, the fees shown in **yellow** on the price sheet are the only fees that apply (just like last year). If you want to purchase one of the full-service products, here's what is offered and how the pricing works for each:

**Total Care IRS Reporting Package:** This package includes the annual preparation, distribution and electronic filing of Forms 1095-C and 1094-C simply by providing the requisite data directly to your designated Sanorbix Account Manager who then completes these processes on your behalf. For this package you pay the self-service package per employee per year (pepy) fees shown in yellow on the price sheet *PLUS* the flat dollar annual fee based on employee count shown in the orange column. Printing and mailing charges are additional.

**Total Care ACA Electronic Notices Package:** This package includes the electronic distribution of: 1) the Summary of Benefits and Coverage (SBC) documents to eligible plan participants at (i) open enrollment, (ii) initial enrollment, (iii) special enrollment, and (iv) upon request; and 2) the Health Insurance Marketplace (HIM) Notices to new employees within 14 days of their start date. For this package you pay the self-service package per employee per year (pepy) fees shown in yellow on the



price sheet *PLUS* the flat dollar annual fee based on employee count shown in the green column. Printing and mailing charges are additional.

**Total Care VHE Tracking Package:** This package includes the complete tracking of employee status as defined under the ACA (i.e., full-time, variable hour, not full-time) under either the Look-Back or Monthly Measurement Method. For this package you pay the self-service package per employee per year (pepy) fees shown in yellow on the price sheet *PLUS* the flat dollar annual fee based on employee count shown in the purple column. Printing and mailing charges are additional.

**Total Care Complete Suite Package:** This package includes everything described above and a 10% discount is included in the flat dollar pricing. For this package you pay the self-service package per employee per year (pepy) fees shown in yellow on the price sheet *PLUS* the flat dollar annual fee based on employee count shown in the blue column to the far right. Printing and mailing charges are additional.

If you would like to continue using the same Sanorbix reporting services that you had last year – or if you would like to upgrade to a Total Care Package or use any of these services for the first time – please complete the enclosed “ACA Reporting Election Form” and return it to your Group Service Representative at MedBen. We will forward the Election Form to Sanorbix who will send you a contract for the services you’ve elected along with additional instruction to start the process. **Remember: even if you used the MyBenefitsChannel services last year, you must still re-contract with them if you wish to utilize their services this year.**

#### **Self-funded Small Employers**

If you are a small employer (with less than 50 full-time and full-time equivalent employees) MedBen is able to help you prepare the required ACA IRS Form 1095-Bs. MedBen’s \$2,000.00 flat annual fee also remains the same this year.

This process starts with determining if you are truly a “small employer” under the Affordable Care Act. To do that, MedBen will provide you with a worksheet that can help you determine your true ACA employer size since that is different than the number of individuals enrolled on your plan.

Once that is done, if you are determined to be a small employer, MedBen will prepare the IRS Form 1095-Bs for those individuals enrolled on your plan. Then, we will send you these forms. Upon receipt, you will be responsible for completing the IRS Form 1094-B (transmittal form) and filing that along with all of the IRS 1095-Bs with the IRS. (MedBen is not permitted to file the IRS Form 1094-B or the IRS Form 1095-Bs on your behalf.)

If the employer size determination finds that your group is an ACA Applicable Large Employer, we can connect you with Sanorbix for the IRS C-series services described above.

If you have any questions regarding this information please contact your Group Service Representative or Caroline Fraker, Senior Vice President at 800-851-0907.