

Draft Instructions for IRS Reporting on Individual and Employer Mandates

On August 28, 2014, the Internal Revenue Service (IRS) released draft instructions for the reporting forms that will be used to report on individual and employer mandates. The instructions and forms will be used by applicable large employers, insurers and employers with self-insured plans. The IRS has posted the draft forms at IRS.gov/draftforms as information only, and will post final versions for actual filing at a later date.

The Final Rules on Minimum Essential Coverage (MEC) and Large Employer reporting were released on March 5, 2014. The first reporting is required in early 2016 for the 2015 calendar year, however employers are encouraged to voluntarily report coverage information in 2015 for the 2014 calendar year.

What the Instructions Cover

The drafts include general instructions and provide an overview of why the forms/reporting are required. They also cover basic information including:

- who must complete the forms
- how the transmittal forms need to accompany their respective 1095-B or 1095-C Forms
- where to mail paper forms or how to file electronic forms
- specific line by line instructions
- general directions for contact person, signature on form and phone number
- definitions of various terms used in reporting data
- minimum guidance on multi-employer arrangements
- transitional relief for off-calendar year plans

IRS Webinar Scheduled September 9, 2014

The IRS is hosting a [webinar on September 9, 2014](#), at 2:00 p.m. Eastern Time to describe how to report on minimum essential health coverage, effective in 2015. The IRS presenters will cover:

- Internal Revenue Code Section 6055
- Who is required to report
- What elements are required to be reported
- How do government entities designate reporting

Employers interested in attending must sign up on the [IRS Webinar Registration](#) site.

IRS has posted a PDF on how to [Test and Troubleshoot](#) technical problems.

Draft Instructions and Forms

As a reminder, there are two forms required for each set of information being reported, a transmittal form that serves as a cover letter as well as forms providing data on the individual or employer mandate. The instructions and respective forms to be completed and filed are as follows:

[Instructions](#) for employers to file Form [1094-C](#) (a transmittal/cover sheet) to the IRS only, and Form [1095-C](#) to both the IRS and named individuals. *If its plan is insured, the employer will only complete Parts I and II of Form 1095-C.*

[Instructions](#) for insurers to send Form [1094-B](#) (a transmittal /cover sheet) to the IRS only, and Form [1095-B](#) to both the IRS and named individuals for insured coverage only.

The IRS is open to comments on these instructions, which should be submitted to the [Comment on Tax Forms and Publications](#) page on [IRS.gov](#).