



ACAwise

ACA Reporting

Requirements for 2023



(704)-954-8420



support@acawise.com



www.ACAwise.com



Table of Contents

1. ACA Reporting Requirements for 2023 - An Overview -----	3
2. Updates in 2023 ACA Reporting -----	3
3. ACA Reporting Requirements Under Section 6055 -----	4
4. ACA Reporting Requirements Under Section 6056 -----	5
5. 2023 ACA 1094 and 1095-B/C Reporting Deadlines -----	6
6. Information Required for 2023 ACA 1095 Reporting -----	7
7. Meet your 2023 ACA Reporting Requirements -----	7



ACA Reporting Requirements for 2023 - An Overview

When the Affordable Care Act was passed, the IRS updated their Internal Revenue Code to include Sections 6055 and 6056. These IRC sections outline the protocol for reporting ACA compliance and offers of coverage to the IRS.

Every year, the IRS has been making changes in [ACA Reporting](#). For the 2022 tax year, the IRS released a final form 1095-B/1095-C in the mid of July 2022, which instructs employers and other health coverage providers to get ready for the upcoming ACA Reporting season. These instructions help employers to better understand their [ACA reporting requirements for 2023](#).

Updates in 2023 ACA Reporting

The IRS has released the [final version of 2023 IRS Forms 1095-C and 1095-B](#) in the month of July. According to the final, there are no changes in [ACA reporting for the 2022 tax year](#).

Last year, the IRS added two new codes (1T - 1U) in Line 14 to report the method they used to determine the affordability of ICHRA Coverage.

- **Code 1T:** This code applies to an Individual coverage HRA offered to the employee and spouse (no dependents), with affordability calculated by the employee's residence ZIP code.
- **Code 1U:** This code applies to an Individual coverage HRA offered to employee and spouse (no dependents) with affordability calculated by the employee's primary employment site ZIP code.

[Click here](#) to know more about the New [ACA Codes](#) for reporting ICHRA.

To meet the recipient copy and IRS / State e-filing deadline, get started with ACAwise. Send us your requirements to support@acawise.com or contact us at [\(704\)-954-8420](tel:(704)954-8420). Visit [ACAwise.com](https://www.acawise.com) to learn more about our ACA Reporting Services.



ACA Reporting Requirements under Section 6055

IRS Section 6055 states that any person who provides minimum essential coverage to individuals must report the offered coverage information to the IRS and furnish statements to individuals. Minimum essential coverage includes government-sponsored programs, eligible employer-sponsored plans, individual market plans, and other coverage the Department of Health and Human Services designates as minimum essential coverage.

Reporting ACA Form 1095-B, Health Coverage

560118

Form 1095-B Health Coverage

Department of the Treasury
Internal Revenue Service

Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095B for instructions and the latest information.

VOID
 CORRECTED

OMB No. 1545-0052
2022

Part I Responsible Individual

1 Name of responsible individual—First name, middle name, last name
2 Social security number (SSN) or other TIN
3 Date of birth (if SSN or other TIN is not available)

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 Health Coverage (see instructions for codes):
9 Reserved

Part II Information About Certain Employer-Sponsored Coverage (see instructions)

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 (see instructions)

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.)

(a) Name of covered individual(s) First name, middle initial, last name	(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage												
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The IRS designed [Form 1095-B](#) for health insurance issuers or carriers, plan sponsors of self-insured group coverage, and executive departments/agencies of governmental units to report those they covered on Forms 1094-B and [1095-B](#). It is used to report information about the individuals (employee, spouse, and dependents) who had certain health coverage for some or all months during the year.

In addition to filing this Form with the IRS, mandated filers must also furnish their recipients with a copy of the Form 1095-B.



ACA Reporting Requirements under Section 6056

The IRC Section 6056 states that any Applicable Large Employers who offered minimum essential coverage to their full-time employees must report that health coverage information to the IRS and furnish the IRS copies of all [1095-C](#) forms to its employee. To report, ALEs must use Forms 1094-C and 1095-C under section 6056.

Reporting ACA Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

600120

VOID
 CORRECTED

OMB No. 1545-2251
2022

Form 1095-C
Department of the Treasury
Internal Revenue Service

Employer-Provided Health Insurance Offer and Coverage
Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095C for instructions and the latest information.

Part I Employee		Applicable Large Employer Member (Employer)												
1 Name of employee (first name, middle initial, last name)		2 Social security number (SSN)		7 Name of employer				8 Employer identification number (EIN)						
3 Street address (including apartment no.)		9 Street address (including room or suite no.)				10 Contact telephone number								
4 City or town		5 State or province		6 Country and ZIP or foreign postal code			11 City or town		12 State or province		13 Country and ZIP or foreign postal code			
Part II Employee Offer of Coverage		Employee's Age on January 1							Plan Start Month (enter 2-digit number):					
		All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
14 Offer of Coverage (enter required code)														
15 Employee Required Contribution (see instructions)		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)														
17 ZIP Code														




For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60705M **Form 1095-C** (2022)

IRS designed [Form 1095-C](#) for requesting ALEs to report the health coverage information offered to the employees. It also helps the IRS to determine whether an ALEs owe a payment under the [employer shared responsibility provisions, section 4980H](#).

You must also report to the IRS using Form 1095-C, with information on your part time, retired, terminated, rehired employees. When reporting Form 1095-C, you must be aware of [Section 4980H safe harbor and Offer of coverage codes](#).



2023 ACA 1094 and 1095-B/C Reporting Deadlines

 Employee copy distribution	 E-filing	 Paper Filing
March 02, 2023	March 31, 2023	Feb 28, 2023

Additionally, employers are responsible to meet the State Individual mandate reporting requirements. Few states mandate the reporting of ACA Forms with the State agencies.

The deadlines are mentioned below:

S.No	States	ACA Form to File	Deadlines
1.	California	IRS 1094 & 1095-B/C Form	Distribution to Employees: January 31, 2023 State Filing: March 31, 2023
2.	District of Columbia	IRS 1094 & 1095-B/C Form	Distribution to Employees: March 02, 2023 State Filing: April 30, 2023
3.	Massachusetts	MA 1099-HC Form	Distribution to Employees: January 31, 2023 State Filing: March 31, 2023
4.	New Jersey	IRS 1094 & 1095-B/C Form	Distribution to Employees: March 02, 2023 State Filing: March 31, 2023
5.	Rhode Island	IRS 1094 & 1095-B/C Form	Distribution to Employees: March 31, 2023 State Filing: March 31, 2023



Information Required for 2023 ACA 1095 Reporting

To complete the Forms for Sections 6055 and 6056 reporting, you'll need the following information:

- The covered individual or employee's data (name, address, and SSN/TIN)
- The plan provider's data (name, address, EIN, and contact info)
- For self-insured group health plans, provide the plan sponsor's information (name, address, EIN, and contact info)
- The [offer of coverage code](#) for each recipient/employee, broken down by month
- The recipient/employee's premium share of coverage, by month
- Any [safe harbor relief codes](#) that are applicable
- The covered individual's spouse and dependent(s) information, if applicable (name, SSN or DOB, and months covered)

Meet your 2023 ACA Reporting Requirements

Choose the right [ACA Reporting vendor](#) like [ACAwise](#), a comprehensive ACA reporting solution provider to get started with your [ACA reporting](#).

ACAwise helps to [file your ACA Forms](#) with the IRS, State and distribute the 1095 copies to your employees on-time. ACAwise handle all the special scenarios such as [ICHRA](#), COBRA, Rehire, terminated, etc.

We provide different reporting services for you to choose from, based upon your requirements.

- [ACA Core Reporting Service](#)
- [State Mandate ACA Reporting Service](#)
- [ACA Elite Reporting Service](#)
- [Postal Mailing Service](#)

See how ACAwise helps customers meet their [ACA reporting requirements](#) with a comprehensive solution.



A County with 20,000+ Employees
[Learn More](#)



An HCM Provider with 100+ Clients
[Learn More](#)



Interested in ACAwise?

Need a quote or have a question about our
ACA Reporting Service?

Contact us with your requirements

Reach out to our experts for a **FREE** quote or consultation!



By Phone

(704)-954-8420



By Email

support@acawise.com

*You can sign up now, and add your basic business details
to begin your ACA Reporting.*

Sign Up Now