



# Affordable Care Act (ACA)

## Frequently Asked Questions for Employers

---

### ACA Basics

### Health Insurance

### Employee 1095-C Forms

### Employer 1094-C Forms

### Premium Tax Credits

### Inquiry Services

### IRS Resources

### Other Resources

---

### ACA Basics

1. **What is a large employer?**

The ACA requires employers with 50 or more full-time or full-time equivalent employees to offer full-time employees affordable healthcare coverage.

2. **For ACA, what is considered a full-time employee?**

Please refer to the **DOAS ACA Questions and Answers Bulletin, Section 2 – Eligibility**. Refer to the Other Resources section in this document for the link to this document.

3. **What is the Lookback method?**

Please refer to the **DOAS ACA Questions and Answers Bulletin, Section 2 – General**. Refer to the Other Resources section in this document for the link to this document.

4. **Which exchange does the state use?**

The State of Georgia participated in the federal marketplace.

5. **How does an employee know if the healthcare provided via SHBP is affordable?** All health insurance plans offered through SHBP meet the minimum essential coverage requirements.

## Health Insurance

1. **How is proof of coverage being provided?** Employee and dependent coverage is provided on the 1095-C filing with the IRS. This filing will be completed on behalf of the in-scope agencies/entities by Ernst and Young LLP (“EY”).
2. **Is the healthcare coverage offered by SHBP considered affordable for ACA?** Yes, it has been determined the Bronze employee-only plan is affordable according to the requirements established in the ACA.

## Employee 1095-C Forms

1. **Who will receive the Form 1095-C?** The following applies to anytime during 2015: All full time employees who were under an offer of coverage or enrolled in a SHBP plan, (2) Part time employees enrolled in a SHBP self-insured health plan, (3) Pre-65 retirees enrolled in a SHBP self-insured health plan, and (3) COBRA participants enrolled in a SHBP self-insured health plan.
2. **What if an employee has a change of address?** Employees should follow existing procedures for updating their mailing address. As part of EY’s service for 1095-C forms, EY will check addresses against the national change of address database. Changes entered in TeamWorks by 12/31 of the reporting year will be included in the data provided to EY for ACA processing.
3. **Who is listed as the contact on the 1095-C?** EY is listed as the contact. The number for Inquiry Services is **1-855-314-4222**.
4. **How are corrections handled?** Please refer the Affordable Care Act Data Corrections document posted the SAO website.
5. **What should employees do with the 1095-C they receive?** Please refer to the “What should I do with this form?” question provided on the Employee 1095-C FAQ template. This template is available on the SAO website.

6. **What is the deadline for submitting corrections to be included on the IRS filing?** All corrections must be submitted to SAO **no later than March 31, 2016** for reporting year 2015 corrections. Please refer to the Affordable Care Act Data Corrections document posted on the SAO website.
  
7. **What sort of communications should employers be providing to our employees regarding the 1095-C form?** Communications provided by agencies/entities to employees is at the discretion of the agency. However, to assist agencies, SAO has provided the following template communications: Employee Communications template and 1095-C FAQ template. These can be located at: <http://sao.georgia.gov/affordable-care-act>
  
8. **What if 1095-Cs forms are returned to the employer?**  
Each agency is responsible for determining their own retention policy with regard to returned forms for their employees.  
  
If an agency receives a returned form for an individual that never worked for the agency/entity, please send all forms to Martha Varn, 200 Piedmont Avenue, 1604 West Tower, and Atlanta, Georgia 30344.
  
9. **Is there any verification of employee addresses?** Employee addresses are checked against the national change of address database.

### **Employer 1094-C Forms**

1. **Who is listed as the contact on the 1094-C?** Each in-scope agency/entity was requested to provide the contact information. Contact [Martha.Varn@sao.ga.gov](mailto:Martha.Varn@sao.ga.gov) if you need to know who will be listed as the contact for your agency.
  
2. **How to I change the 1094-C contact information for my agency?** Please open a ticket with the SAO Customer Support Center. Provide the agent with the new contact information (Name, Office Address, Email Address and Phone number).
  
3. **When will forms be filed with the IRS?** The IRS filing for 2015 will be completed in mid-April, 2016.

## Premium Tax Credits (PTC)

1. **What are the ACA thresholds and penalties for failure to have eligible employees under an offer of coverage?** Please refer to the **DOAS ACA Questions and Answers Bulletin, Section 6 – Reporting and Penalties**. Refer to the Other Resources section in this document for the link to this document.
2. **Are there talking points for Premium Tax Credit?**
  - Inform your managers what to do should they receive a PTC.
  - Immediately send EY any notices from the Healthcare Marketplaces, as time is of the essence. ***Employers only have 90 days to file an appeal.***
  - Send PTCs to:  
MarketplaceSupport@ey.com or  
Fax to: 305-328-9719 or  
Mail to State of Georgia C/O EY ACA Services  
P.O. Box 227017  
Dallas, TX 75222-7017
  - If notices are not received by EY and processed in time, substantial penalties may exist for State of Georgia.
3. **Who will receive the Premium Tax Credit Notices?** Ideally, these should be sent to EY Marketplace Services. However, there is no guarantee since the notices are generated based on information provided to the exchange by individuals.
4. **What should I do if I receive a Premium Tax Credit Notice?** Please forward any Premium Tax Credit Notices received by your agency **immediately** to MarketplaceSupport@ey.com or Fax to 305-328-9719 or mail to State of Georgia C/O EY ACA, P.O. Box 227017, Dallas, TX 75222-7017 as these notices are time sensitive for appeal purposes.
5. **Is there a report available of PTC Notices received by EY?** SAO will receive a report of PTC Notices and will contact the appropriate agencies.
6. **Does an individual have to provide any proof of employment when applying for a Premium Tax Credit?** No, individuals do not have to provide proof of employment.
7. **What is an appeals package for a PTC Notice?** An appeals package includes documentation to support the appeal. Appeal packages are submitted to the IRS once approved by the responsible agency/entity.

8. **Who decides whether or not to appeal a PTC Notice?** The decision to appeal is the responsibility of each agency/entity. EY will prepare documentation/support for an appeal. Each agency/entity is responsible to review and approve each submission.

## **Inquiry Services**

1. **What are the hours for EY's Inquiry Services?** Inquiry Services for employees are available from 8AM to 8PM Monday through Friday at (855) 314-4222.

## **IRS Resources**

1. IRS Link for ACA: <https://www.irs.gov/Affordable-Care-Act>
2. IRS Link to 1094-C & 1095-C Instructions: <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>
3. IRS Link to 1095-C <https://www.irs.gov/pub/irs-pdf/f1095c.pdf>
4. IRS Link to 1094-C form: <https://www.irs.gov/pub/irs-pdf/f1094c.pdf>

## **Other Resources**

### **Where can I locate additional resources?**

DOAS ACA Questions and Answers Bulletin:

<http://doas.ga.gov/human-resources-administration>. Select Newsletters and Advisories and then select ACA Questions and Answers Bulletin

ACA Resource page on SAO website - <http://sao.georgia.gov/affordable-care-act>