

Client Alert Applies To: Self-Funded, Fully-Funded, & Large Group

November 2nd, 2018

2018 Employer Reporting Around the Corner

The deadline for 2018 ACA employer reporting will be here before you know it. The IRS recently released 2018 final forms and instructions. Happily, there do not seem to be any significant changes from last year. However, given ongoing enforcement efforts by the IRS with respect to previous years, it is important to ensure that you are reporting correctly for 2018.

The final 2018 forms and instructions can be found at:

- **Form 1094-c:** <https://www.irs.gov/forms-pubs/about-form-1094-c>
- **Form 1095-c:** <https://www.irs.gov/forms-pubs/about-form-1095-c>

While most employers will use the C series forms, the B series forms can be found here:

- **Form 1094-b:** <https://www.irs.gov/forms-pubs/about-form-1094-b>
- **Form 1095-b:** <https://www.irs.gov/forms-pubs/about-form-1095-b>

(Self-funded employers can use the B series forms instead of the C series forms for anyone covered by the plan who was not an employee at any point during the year.)

Employer reporting deadlines for 2018 are as follows:

- **January 31, 2019:** Individual statement (Form 1095-c) due to employees
- **February 28, 2019:** Paper filing with IRS (Form 1094-c and copies of each Form 1095-c)
- **April 1, 2019:** Electronic filing with IRS (Form 1094-c and copies of each Form 1095-c)

Employers filing more than 250 Forms 1095-c are required to file electronically. Be sure to file on time, as the IRS can assess penalties for late filings. The Form 1095-c can be distributed to employees via electronic means if appropriate employee consent is obtained. The process for obtaining consent includes disclosing needed hardware and software requirements, the right to request a paper copy and how an employee can withdraw consent. More detailed information on obtaining electronic consent can be found on page 6 of the 2018 Form 1095-c instructions.

Please visit <http://www.moreton.com/category/compliance-updates/> for more information and to view other client alerts. This Client Alert was written by Carolyn Cox, Moreton & Company's in-house corporate counsel who provides our clients with compliance services. For additional questions, please contact Carolyn at 801-715-7110 or ccox@moreton.com.

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