

October 2016

Get Ready for ACA Reporting Deadlines

Last year, employers had extra time to complete their Section 6055 and 6056 reporting, thanks to transition relief from the IRS. This year, it's unlikely that the IRS will provide any relief from the normal deadlines.

This means that employers will need to act quickly in order to distribute the required forms to employees in January 2017 and then file returns with the IRS on time.

The 2016 reporting deadlines for specific forms are as follows:

- **Jan. 31, 2017**—Forms 1095-B and 1095-C due to employees (to be postmarked, if mailed, or sent by email if applicable conditions are met)
- **Feb. 28, 2017**—Forms 1094-B, 1095-B, 1094-C and 1095-C due to the IRS if filing on paper
- **March 31, 2017**—Forms 1094-B, 1095-B, 1094-C and 1095-C due to the IRS if filing electronically

Any employer filing 250 or more information returns during the calendar year must file these returns electronically, unless the employer obtains a waiver. For employers filing fewer than 250 returns, electronic filing is voluntary.

Employers that need extra time to file returns with the IRS can request an extension by completing IRS Form 8809 before the filing deadline. Additional extensions may be available if certain hardship conditions apply.

Employers can also request an extension of time to furnish employee statements by sending a letter to the IRS. More information about extensions is available in the instructions for each form.

Filing or furnishing late or incomplete returns can subject you to IRS penalties. In some cases, the IRS may not impose penalties if the failure was due to reasonable cause. However, the more generous transition relief for employers making a good faith effort to comply does not apply to 2016 reporting.

Being prepared and organized can help you meet earlier deadlines for 2016 ACA reporting and avoid potential penalties or other problems.

DID YOU KNOW?

The Affordable Care Act (ACA) amended the [Fair Labor Standards Act \(FLSA\)](#) to require employers to provide the following to nursing mothers for one year after the birth of their child:

- Reasonable break time for an employee to express breast milk for her nursing child
- A place, other than a bathroom, that is shielded from view and free from potential intrusion for the employee to express breast milk

In addition to this federal requirement, many states have their own breast-feeding laws.

To view more information on this law and answers to frequently asked questions, or to learn about your state's specific regulations, visit www.dol.gov/whd/nursingmothers/.

Marketplaces to Offer “Simple Choice Plans” for 2017

In an effort to make choosing a health plan easier for consumers, the federal government is encouraging insurers to offer “simple choice health plans” as an option during the upcoming Marketplace open enrollment.

Insurers won't be required to offer simple choice plans on the Marketplace; however, for insurers that choose to do so, the government is providing guidelines for creating a simple choice plan design at each of the current metal levels (bronze, silver and gold).

These plans will have standardized deductibles and annual out-of-pocket maximums. Additionally, many services will allow consumers to pay flat-dollar copayments upfront instead of having to meet their deductible before insurance will cover the cost.

A potential advantage of standardizing consumer choices is allowing consumers to make better, more informed choices. However, experts warn that offering both standardized and non-standardized plans could be confusing for consumers if the plans are not clearly distinguished from one another.