



ACA REPORTING

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**SUMMARY**  
REPORT

COMPANY NAME

Blue Hen Staffing dba BesTemps



## Overview

The Affordable Care Act Reporting Summary Report has been designed to assist employers in ensuring the accuracy of their form 1094-C and 1095-C reporting. Please review this document in its entirety to ensure the accuracy of your reporting.

This report is being provided as a compliment to the forms 1095-C that were generated. Please review these forms for accuracy, especially making sure each responsible person received a form as required.

## Who Gets a Form?

Use the key below to assist you in determining who should receive a form 1095-C. Refer to the Plan Class and Plan Type listed here to understand which definition in the key applies to your organization.

You have listed your offered plans as:

### Plan Class #1(Self Insured)

**KEY: Who should receive a form 1095-C?** The term used for these individuals is a 'responsible person', and they must receive a form.

- No qualifying plan offered: Responsible persons are all employees who were full time for any day of the calendar year.
- Fully-insured plans: Responsible persons are all employees who were eligible for enrollment on the medical plan for one or more days of the calendar year. This would be a full time employee who fulfilled their waiting period to be eligible for coverage.
- Self-inured plans: Responsible persons are all employees who were eligible for enrollment on the medical plan for one or more days of the calendar year. This would be a full time employee who fulfilled their waiting period to be eligible for coverage. In addition, self-insured plans must also provide a form to all other persons covered under their self-insured medical plan for one or more days of the calendar year.
- Multi-employer plans: Responsible persons are all employees for whom you as an employer were obligated to contribute toward the cost of their health coverage for one or more days of the calendar year.

## Aggregated Group Status

Under the Internal Revenue Code, each company EIN must report to the IRS separately in order to be compliant and avoid penalties. If you have completed your reporting information by consolidating one or more EIN(s) together, please contact customer support. Based upon the information you submitted, if you indicated your company is part of an aggregated applicable large employer this report will list the entity below:

### Not Aggregated

We are a  
service,  
not just a  
software  
and most  
people  
appreciate  
the  
difference.

- ACA  
Reporting  
Service Team



## UNDERSTANDING THE CODES IN FORM 1095-C

### FREE CODE CALCULATOR ACCESS

The most confusing portion of the entire Affordable Care Act employer reporting comes to bear when considering lines 14, 15 and 16 in Part II of form 1095-C. There are nearly 100 code variables to consider when calculating the codes necessary for the IRS. For reporting to be completed correctly, the proper logic must be in place when factoring outcomes.

To assist employers and organizations in checking the accuracy of the codes on their form 1095-C, we developed a web-based calculator tool. As a client, you will receive free access to the calculator to assist you in understanding the various code combinations.

Visit: <https://2016.acareportingsoftware.com/site/searchcodecombination>

## ACA PENALTY ESTIMATIONS

Under the Affordable Care Act (ACA), employers who are Applicable Large Employers (ALEs) are potentially subject to two different tax penalties:

- 4980H (a): The 'A' penalty will be assessed for employers who did not offer minimum essential coverage (MEC) to 95%+ of their full time employee population. For employers who did not meet this level of coverage offering, they will be subject to a penalty of \$193.33 (per full time employee / per month). This is a potential annual penalty per employee of \$2,320.
  - o Based upon the information you submitted, this penalty will be assigned for the following months of the 2019 calendar year:

No Penalty

"A brand for a company is like a reputation for a person. You earn reputation by trying to do hard things well."

- Jeff Bezos,  
Founder  
Amazon



“Individual commitment to a group effort--that is what makes a team work, a company work, a society work, a civilization work.”

- Vince Lombardi,  
Legendary Coach Green Bay Packers

## ACA PENALTY ESTIMATIONS

- 4980H (b): For employers who did not offer correct, affordable coverage to their full time employees, they will ‘potentially’ be subject to a penalty of \$290.00 (per full time employee / per month). This is a ‘potential’ annual penalty per employee of \$3,480. The ‘B’ penalty will be assessed under two different scenarios:
  - o First, when employers did not make a complete offer of coverage to an employee meeting the ACA definition of full time, and they did not have a valid reason for not making the offer of coverage. Valid reasons are things such as the employee was in a waiting period prior to being eligible for coverage, they were not employed or the employee was not full time.
  - o Secondly, you could be subject to a ‘B’ penalty if the coverage that was offered is deemed unaffordable. This would mean the cost of employee coverage was in excess of 9.56% of their household income (2019). Employers can choose, on an optional basis, to apply an affordability safe harbor to show that the coverage they offered was indeed affordable. Regarding the affordability safe harbor, it is important that you understand as an employer the safe harbor must work for everyone in a class of employees in order to be used at all. According to your data, you have opted to use the following affordability safe harbor for all employees:

No safe harbor

## POTENTIAL ‘B’ PENALTY ANALYSIS

Based upon the information you submitted, we have performed an analysis to determine what ‘B’ penalties might be applicable. By definition this would be a list of employees who were not made an offer of coverage and there appeared to be no valid reason an offer was not made. In addition, if you choose not to apply an affordability safe harbor to the coverage offered to all employees, you could have a ‘B’ penalty if their offered coverage is determined to exceed 9.56% of their household income. In either case, there would still need to be a ‘B’ Penalty Trigger as described below.

## ‘B’ PENALTY TRIGGER

In order for a penalty to be applied, the persons listed in the attached table must have, for the months in question, gone to the federal healthcare exchange, purchased coverage and received a premium tax subsidy for that coverage. This is the essential ‘B’ penalty trigger. Review the list attached (if applicable) and contact our customer support team if you have concerns regarding the content of this report.