



Maine Municipal Employees Health Trust

60 COMMUNITY DRIVE, AUGUSTA, MAINE 04330-9486

(207) 621-2645 www.mmeht.org

To: Health Trust Participating Employers
From: Anne Wright, Director, MMEHT
Date: February 26, 2016
Re: The 1095-Bs Are Coming!! (very very soon)

As you know, the Health Trust has been working with its eligibility vendor to produce Forms 1095-B for everyone who was covered by a Health Trust health plan in 2015. After many rounds of reviewing and proofing, the vendor has produced the final spreadsheets that will be used to generate the Forms 1095-B. The next step is for the vendor to do a test run of the forms, for quality control.

Once the test run is reviewed and approved, the forms will be ready to go to print. We expect that this will happen sometime in early March. Forms will be mailed to employees shortly thereafter. You may receive some questions from employees when they receive their Forms 1095-B, so we thought it would be a good idea to share a sample form with you, so you know what they look like.

Attached to this email is a “mocked up” sample Form 1095-B. Mayna is the covered employee who works for Anytown and had her health coverage through the Health Trust for all 12 months of 2015. Quasi is her spouse, who was only covered for the first six months of the year.

Page 2 of the Form has the “Instructions for Recipient”, which explain to the employees exactly what the forms are and why they are receiving them. Unfortunately, since these forms were finalized before the IRS extended the deadline for sending them out, the first sentence of the Instructions reads as follows:

This Form 1095-B provides information needed to report on your income tax return that you, your spouse (if you file a joint return), and individuals you claim as dependents had qualifying health coverage (referred to as “minimum essential coverage”) for some or all months during the year.

If anyone questions this language, please reassure them that they did not need to file these forms with their tax returns – and in fact, the IRS specifically said not to file the forms with their tax returns. These forms are for their information only, and should be retained with their tax documentation as proof of coverage. Copies of all the Forms 1095-B that are sent to Health Trust participants will be filed with the IRS later this spring.

And One More Reminder

We have heard from a number of Health Trust participating employers, requesting information on which of their employees will be receiving a Form 1095-B, and which employees (and their dependents) were covered under a Health Trust health plan in 2015. In an effort to assist as many of these employers as possible, we will be making available a spreadsheet for each employer who requests it, showing information related to their particular employees. This information will be emailed to requesting employers, in a password-protected excel spreadsheet.

If you have already requested this spreadsheet for your employer group, please look for a copy of the spreadsheet to arrive in your email inbox next week. Since the spreadsheet will be password protected in order to protect employees' private information, we will send you the password in a separate email.

If you have not yet requested your spreadsheet and you wish to receive one, please send me an email with the subject line "ACA 1095 Reporting Spreadsheet". All email requests should be sent to me at awright@memun.org.

Have a great weekend!

Please note that the Maine Municipal Association and the Maine Municipal Employees Health Trust are sharing this information to assist you with your compliance planning. We recommend that you contact your legal counsel with specific questions relating to this law.