



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 24, 2017
Re: What's Your Favorite Number?

Some people like seven
Some people like three
Personally, I like
1095-B!

If you're an employer
With 50 plus FTEs
Then you should be doing
1095-Cs!

My fave - the 1095-B

By now, hopefully all of your employees who were covered under a Health Trust health plan during calendar year 2016 have received their **1095-B** forms. These forms, which were sent out by the Health Trust last week, provide information on each individual (employee and dependents) who had coverage, including which months they were covered. Employees are not required to file these forms with their tax returns - in fact, the IRS has added a note to the top of this year's forms saying that they should not be filed with your taxes. Copies of all of the Forms 1095-B will be filed with the IRS in March.

If any of your employees are concerned that they have not received their 1095-B form, please have them email the Health Trust, at htservice@memun.org, and we will send them a duplicate 1095-B.

Your fave - the 1095-C

If your employer group meets the definition of an Applicable Large Employer (50 or more full-time plus full-time equivalent employees), don't forget that you must provide each of your full-time employees with a **Form 1095-C** by no later than **March 2, 2017**. (That's next Thursday!) A Form 1095-C must be provided to each employee who worked 130 hours or more for one or more months during 2016. So, even if the employee only met the 130-hour threshold for one or two months in 2016, if you are an Applicable Large Employer, you are required to provide them with a 1095-C.

Employers with fewer than 50 full-time/FTE employees are not required to provide Forms 1095-C to their full-time employees; nor are they required to file these forms with the IRS.

Once you have provided the Forms 1095-C to all your full-time employees, your job is not over yet! You will need to file copies of all your Forms 1095-C, along with a Form 1094-C (the transmittal form), with the IRS. The IRS filing deadline is **February 28, 2017** for those large employers filing paper copies, and **March 31, 2017** for those large employers filing electronically. Employers with 250 or more 1095-C forms are required to file electronically; those with fewer than 250 may choose to file either via paper forms or electronically. Just remember – if you are filing paper forms with the IRS, the deadline is two days **before** the day that you are required to provide the Forms 1095-C to your full-time employees.

For information on how to file your forms electronically, log on to the IRS website, at <https://www.irs.gov/for-tax-pros/software-developers/information-returns/affordable-care-act-information-return-air-program>. And just a hint: if you are filing electronically, please give yourself plenty of time. We have been told by employers who filed electronically last year that the set-up process took well over two weeks. Don't get caught at the last minute!

If you have any questions on how to complete the 1095-C or 1094-C forms, please refer to the ACA Reporting Requirements Presentation on the Health Trust website, at <http://mmeht.org/news/2017/2017-ACA-Workshops-Whats-Old-and-New-with-the-ACA-January-2017.pdf>.

And as always – feel free to call or email me with any questions.

Best regards,
Anne

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.