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AGENCY



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Affordable Care Act Compliance Tools

Staying compliant with Affordable Care Act (ACA) requirements is both complex and time-consuming for employers. MMA MarketLinkSM was built with the power and flexibility to help you stay compliant with ACA regulations and streamline your benefits program.

MarketLink is backed by a dedicated team of national ACA specialists and local benefit experts who can help guide you through the complexities of the ACA and put the right tools in place to ensure that you're compliant.



MMA MarketLink gives you the tools and expertise you need to manage your benefits and stay compliant, including:

- IRC Section 6055 and 6056 reporting
- Form W-2 reporting
- Look-back measurement period tracking
- Automated communications
- Electronic document posting and retrieval
- Wellness program tracking

The Complexities of ACA Compliance

The Affordable Care Act brings an unprecedented shift in the way employers administer benefits to their employees. Employers now must track employee hours and administer benefits to ensure compliance with the ACA, including offering “adequate” and “affordable” coverage, or face steep penalties for failing to comply with the new requirements under health care reform. Also, individuals who are unable or unwilling to elect into coverage offered by an employer may suffer a penalty if they fail to enroll in other major medical coverage.

IRC Sections 6055 and 6056 of the ACA regulations mandate strict annual reporting requirements regarding the status and offer of coverage to employees. These requirements are complex and extensive.

	Section 6056 Reporting (Employer Mandate)	Section 6055 Reporting (Individual Mandate)
Who is Impacted?	Applicable Large Employers (50 or more full-time/full-time equivalent employees)	Plan sponsors and insurers providing Minimum Essential Coverage
When?	In 2016, employers report coverage offered to employees in the 2015 calendar year.	In 2016, insurance providers report individuals covered under the plan in the 2015 calendar year.
Requirements?	Requires Applicable Large Employers to report information about the health care coverage they have offered employees that meet the ACA definition of a full-time employee. This enables the IRS to determine whether such employers are in compliance with the Employer Mandate and to confirm whether individuals are eligible for premium tax credits for marketplace coverage.	Requires health insurance issuers, self-insured plan sponsors, and others that provide minimum essential coverage to report information on individuals who are covered under the plan, to enable the IRS to determine whether individuals are in compliance with the Individual Mandate.
Compliance?	<ul style="list-style-type: none"> To satisfy Section 6056 reporting, Applicable Large Employers will complete IRS Form 1095-C for each full-time employee and at least one IRS Form 1094-C transmittal form. Employers must also provide a copy of each employee's Form 1095-C to the employee. An Applicable Large Employer that is a self-insured plan sponsor must report under Section 6055, and will use Section III of Form 1095-C to provide the additional 6055 information for any individual who was enrolled in the self-insured plan. Employers may also use Form 1095-C to report Section 6055 information for any part-time employees or non-employee primary members (e.g., retirees, COBRA) enrolled in the self-insured plan. 	<ul style="list-style-type: none"> Similar Forms 1094-B and 1095-B will be used by insurers and self-funded plan sponsors that are not Applicable Large Employers to satisfy Section 6055 reporting requirements. At its discretion, an Applicable Large Employer may opt to use Forms 1094-B and 1095-B to report on non-employee primary members (e.g., retirees, COBRA) enrolled in the self-insured health plan rather than Forms 1094-C and 1095-C.

Integrated Tools & Services to Navigate the ACA

MMA MarketLink offers a suite of integrated reporting and tracking tools to make it easier to meet employer and individual mandate requirements. These ACA tools are available on a stand-alone basis or as part of our full MarketLink benefits administration and exchange services platform. Tools include:

IRC Sections 6055 and 6056 Reporting

Under the Employer Mandate, Applicable Large Employers must report under IRC Section 6056, in addition to IRC Section 6055, if they are self-insured. IRC Section 6056 requires that Applicable Large Employers must report the number of their full-time employees and what coverage (if any) was offered to each employee, including the self-only employee cost of the lowest-cost health plan offered that meets ACA minimum value standards. MarketLink provides easy reporting tools to help you stay compliant with these requirements.

Look-Back Measurement Period Calculations

MarketLink's robust measurement and data management tool ensures you have the right data to manage the benefits eligibility of your variable hour and seasonal workforce. This information is crucial for offering benefits and responding to IRS inquiries.

Form W-2 Reporting

Administrators can use MarketLink to access reports that work with your payroll system to ease the burden of the reporting requirements for employers issuing 250 or more Form W-2s. Health care costs can be included on periodic payroll files and Form W-2s, as well as on year-end reports. MarketLink also supports Form W-2 reporting for mid-year terminations.

Automatic Enrollment

MarketLink supports automatic enrollment of new hires into a specific health plan offered by the employer, as well as waivers of coverage options. Any exceptions can be managed individually of public exchanges.

Summary of Benefits and Coverage

Our easy-to-use document upload utility allows employers to electronically post SBCs for all benefits-eligible employees for their view, download, and printing from MarketLink's secure employee portal.

Employee Notice of Exchange

With MarketLink, employers can leverage an electronic communications tool to send electronic notification about the availability of public exchanges.

Wellness Program Management

MarketLink offers full integration with wellness programs, allowing for the creation and tracking of programs and incentives that have a high value for both employer rates and employee health.

The MMA MarketLink Difference

With MMA MarketLink, you have access to a suite of tools to limit your ACA liability and keep you in compliance with the latest requirements. These ACA tools are available on a stand-alone basis or can be accessed as part of MarketLink's integrated benefits administration and exchange platform.

MarketLink is supported by a team of experts at MMA who are monitoring and analyzing the ACA and can help you and your employees make the right decisions every step of the way.

Why MMA

Marsh & McLennan Agency, along with Marsh & McLennan Agency sister companies, partners with thousands of clients to provide employee benefits and consulting services. Services include:

Benefits Administration & Human Resource Services

Employee Communications

Corporate Health & Wellness

Compliance Services

Benchmarking Trends & Tools

Financial Analysis & Reporting

Plan Strategy

Services & Administration

With MMA, you'll have access to the tools, expertise, and resources to help your clients comply with complex regulations, manage costs, and prepare for the future.

For more information, visit www.mmamarketlink.com, or contact your local MMA representative.

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