



ACA Employer Tax Reporting Broker Questions and Answers

OVERVIEW: IRS code 6056 requires Insurance Carriers, such as MVP to create tax forms 1095-B to our subscribers and submit the data to the IRS using the transmittal form 1094-B. It also requires large employer groups to send their employees tax form 1095-C and submit the data to the IRS using transmittal form 1094-C. Below are some frequently asked questions that should be able to assist you.

Q1: Who is responsible for sending tax form 1095-B to our subscribers?

A1: MVP will be sending out the tax form 1095-B to our Individual Off Marketplace subscribers, all Small Group subscribers both On and Off marketplace, and our Large Fully Insured Group subscribers. We are not required to send this to ASO members but will discuss their option later below.

Q2: When will MVP be sending tax form 1095-B to our subscribers for our Fully Insured business?

A2: Although recent IRS guidance delayed the requirement to send this form to our subscribers until 3/31/16, MVP is still on target to start this mailing by 1/29/2016. The mailing will “stagger” with equal numbers of letters being posted daily between 1/29/2016 and 2/9/2016. This will help to manage impact to call volumes in the CCC.

Q3: Will MVP delay the transmittal to the IRS?

A3: MVP may take advantage of the extension of our submission to the IRS so we can accurately collect any missing SS#'s or TIN's from our members and employer groups. This will ensure a more accurate filing. We will meet the new date of 6/30/2016.

Q4: Large Fully Insured employers and ASO groups need to send their subscribers tax form 1095-C and transmit form 1094-C to the IRS. Can MVP assist with this submission?

A4: No, it is the employer's responsibility to submit forms 1095-C to the employees and 1094-C transmittal to the IRS, however, MVP can supply data to assist the employer in filling out these tax forms. MVP has enhanced our Business Objects Report to include the data that is needed. Any Account Coordinator can assist in running this data for a group.

Q5: Will COBRA members be receiving the tax form 1095-B and will MVP be including COBRA members on the transmittal to the IRS?

A5: COBRA members who have a COBRA class under the group's number WILL be included on the both the tax form creation and the transmittal to the IRS for fully insured groups

- Q6:** ASO groups will need to send form 1095-C and transmit 1094-C to the IRS. What can MVP do to support them with this?
- A6:** MVP is able to provide our ASO groups with the raw data file to assist them in creating these forms. This can be requested through MVP's IT online service Desk. This data cannot be modified and must be sent securely to your ASO groups. The TAT for this is approximately 2 business days.
- Q7:** Who should Employer groups contact if they have specific questions regarding their groups requirements to comply with these new regulations?
- A7:** MVP will provide our interpretation and support employer groups questions surrounding Tax form 1095-B and the transmittal 1094-B, but employers should reach out to their tax advisor for specific questions surrounding their responsibilities with the creation of the tax form 1095-C and the 1094-C transmittal to the IRS.
- Q8:** What should a member do if they receive the tax form with incorrect data?
- A8:** If a member notices that there is incorrect data on their tax form they should contact MVP's CCC team at **1-855-853-4877**. This is the special number that was set up for Form 1095-B related calls.
- Q9:** What should an employer do if they notice its employer TIN's are incorrect on their employees tax forms?
- A9:** If an employer TIN is incorrect, they should contact their MVP rep and a GIF needs to be created to add the tax ID.
- Q10:** Will MVP Medicare members be receiving 1095-B forms?
- A10:** CMS will be reporting information to the IRS about all beneficiaries who have Medicare Part A (including coverage through a Medicare Advantage (MA) plan). In addition, for tax year 2015, CMS will be mailing notices to the following beneficiary populations:
- All individuals under the age of 65 with Medicare Part A;
 - Those who enrolled in Medicare Part A for the first time in 2015; and
 - Those who had Medicare Part A coverage for part of 2015.