

Payrollnews

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Get the Facts on Health Care Reform with DMPS

At Data Management Payroll Services, we make sure our clients have the most up-to-date information on new laws and regulations that affect payroll processing and health insurance reform in America.

DMPS can help you process your payroll, and keep you updated on the latest in Affordable Care Act (ACA) employer mandates and reporting requirements.

Despite the U.S House of Representatives passing bill H.R.1682, the American Health Care Act (AHCA) on May 4, 2017, the “repeal and replace” bill has a long way to go, and the ACA employer provisions currently remain the law.

Employers are being advised to stay compliant with the current ACA regulations, and as noted by the Society for Human Resource Management (SHRM), regarding the employer mandate and required reporting: “don’t expect quick changes in employer responsibilities.”

WHAT IF?

The AHCA bill has a long way to go toward even a partial repeal and replacement. Even if the law changes, individual and employers mandates may be repealed, but the reporting obligations would continue.

Large employers will likely continue to offer health coverage to their employees, while the new

changes could allow some smaller companies to cut back.

If passed, employers would not be subject to ACA penalties for not meeting “affordability” standards, or fined for not offering

provisions for large employers, already in-place and unchanged to-date, and ways we can help you stay in compliance.

THE FACTS

If you have more than 50 full-time equivalent employees, you are considered an Applicable Large Employer (ALE), and are still subject to the provisions of the ACA, including the employer reporting requirement.

The ACA reporting provision requires Applicable Large Employers to annually file ACA Information Returns (AIR) about the employer-provided health insurance offered (or not offered) to their full-time employees.

Employers are required to provide Minimum Essential Coverage (MEC), while making sure the self-only premium is affordable, and provides minimal value to employees and their dependents.

An Applicable Large Employer who did not offer health insurance coverage to their full-time employees (or offered, but did not meet the minimum requirements or was not affordable) may be subject to an Employer Shared Responsibility (ESR) Payment.

According to a recent audit by the Treasury Inspector General for Tax Administration (TIGTA), “the development and implementation of key systems needed to identify noncompliant employers subject



health insurance coverage to full-time workers in 2016.

If the bill passes, two main waivers for exemptions to ACA requirements will be available to individual states, and may ultimately have an effect on employer-provided health plan premiums.

One waiver allows premium rates to be based on health factors and pre-existing conditions. The second waiver would allow each state to create their definition of “essential health benefits” called the MacArthur amendment.

DMPS has the facts. Here’s a quick review of the ACA

continued on next page

Get the Facts...

continued from front

to an ESR Payment have been delayed, not initiated or cancelled.”

FORMS 1094-C & 1095-C

Forms 1094-C and 1095-C are to be filed with the IRS, and due by the last day of February each year – or March 31st, if you e-file (a requirement for 250 or more information returns per year).

Employers must also provide the same information to their full-time employees on Form 1095-C, or a substitute form that states the same information, by January 31st each year.

IRS Information Returns Form 1094-C, the transmittal form, is used with Form 1095-C, used to report details about each full-time employee and the health insurance coverage they were offered, or not offered.

At **Data Management Payroll Services**, we know the ACA and AHCA laws can be overwhelming – and we’re here to help our clients stay in compliance. We can process your payroll and produce your 1094-C and 1095-C forms.

Let **DMPS** take the worry out of ACA provision and reporting deadlines. Don’t wait – check out our complete list of services and call us today!

Sources: <https://housegop.leadpages.co/healthcare/> ,
www.natlawreview.com/article/house-representatives-passes-american-health-care-act-what-it-means-and-next-steps ,
<https://rules.house.gov/bill/115/hr-1628> ,
<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/will-the-gops-aca-replacement-end-the-employer-mandate-and-required-reporting.aspx> and
<https://www.treasury.gov/tigta/auditreports/2017reports/201743027fr.pdf> .

HOT SUMMER LINKS

Download the new AHCA bill, H.R.1628, the American Health Care Act, and see the Upton-Long Agreement, the MacArthur Amendment, and the McSally Bill.

<https://housegop.leadpages.co/healthcare/>



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