

Your Partner in ACA Reporting

Full-time Employee Tracker
Brought to you by New England Employee Benefits Co., Inc.

Background

The Affordable Care Act (ACA) establishes employer shared responsibility for full-time employees (those who work, on average, at least 30 hours per week) or "pay or play" rules. Depending on the circumstances, determining full-time status can be difficult and confusing. This calculator can help you make use of the back measurement method—intended to provide some certainty in the event of a dispute—by providing you with the information you need to determine if you qualify for the provisions.

Please note that the information in this tool is a summary of the regulations. [Click here to read Q&As the IRS released on this topic.](#)

Employer Shared Responsibility Requirements

The ACA imposes penalties on applicable large employer offer coverage that is unaffordable or does not provide for at least 30 full-time employees (including full-time equivalents) during the prior calendar year (although there is a special rule for calculating large employer status).

Contact your broker if you need more information or an applicable large employer.

An applicable large employer is only liable for a penalty if the employer receives a premium tax credit or cost-sharing.

Determining Full-time Employee Status

Some employers may have trouble determining whether an employee is a full-time employee or an intermittent worker. The IRS has provided guidance on how to determine full-time status. In general, an employer must use the same measurement method for all employees with similar work schedules. However, an employer may use different measurement methods for different groups of employees.

- **Collectively bargained and non-collectively bargained**
- **Each group of collectively bargained employees**
- **Employees whose primary place of employment is at a different location**
- **Seasoned and non-seasoned employees**

Monthly Measurement Method

The monthly measurement method involves measuring an employee's hours of service for each calendar month. This method is the most commonly used and is the most straightforward. However, it can be difficult to apply in certain circumstances, such as when an employee's hours vary significantly from month to month.

The final regulations provide that an employer will not be penalized for not using the monthly measurement method if the employer's measurement method is otherwise compliant with the regulations. For this rule, the first calendar month immediately following the three-month measurement period is the first calendar month.

This tool determines full-time employee status using the monthly measurement method. This tool is intended to assist employers in determining whether they are applicable large employers under the ACA. It is not intended to be used as a substitute for legal advice. Users should consult with legal counsel for specific situations. Users are responsible for ensuring that all entered information is accurate and complete.

Large Employer Calculator
Brought to you by New England Employee Benefits Co., Inc.

Background

This calculator is designed to help you determine if your organization is considered a large employer (ALE) for purposes of the employer shared responsibility provisions of the ACA. ALEs are those that employed, on average, at least 50 full-time employees (including full-time equivalents) during the prior calendar year. Full-time employees are those who work, on average, 30 hours of service per week for 120 hours in a year.

This calculator is also designed to help you determine if you qualify for the provisions that apply to ALEs that employ, on average, fewer than 100 full-time employees (including full-time equivalents) during 2014. Although ALEs with 100 or more full-time employees are subject to the ACA's employer shared responsibility provisions in 2015, the IRS has delayed the effective date of the ACA's employer shared responsibility provisions for ALEs that have fewer than 100 full-time employees and satisfy the requirements. ALEs with non-calendar year plans that qualify for the delay must determine their status as ALEs by the beginning of the 2015 plan year to comply with the employer shared responsibility provisions.

This calculator is designed for use by employers that have employees in 2014. It is not intended to be used as a substitute for legal advice. Users should consult with legal counsel for specific situations. Users are responsible for ensuring that all entered information is accurate and complete.

Using the Calculator

To use this calculator, you will need the following information:

- The full-time employee (FTE) count for each month (full-time status is based on hours of service each month)
- The hours of service for each part-time employee (PT) for each month (status based on hours of service each month)

If you employ seasonal workers, you will also need the following information:

- The full-time seasonal worker count for each month (full-time status is based on hours of service each month)
- The hours of service for each part-time seasonal worker for each month (status based on hours of service each month)

To begin, click the arrow in the left-hand corner of the worksheet. On the left, you will be asked to enter the employee data you have collected into the data sheet. Have a particular type of employee (FT, PT, Seasonal FT, Seasonal PT), simply fill in the corresponding row.

Navigate between the screens using the arrows in the upper-left corner of the worksheet. Always return to the previous screen by selecting the ← arrow.

This tool is intended to assist employers in determining whether they are applicable large employers under the ACA. It is not intended to be used as a substitute for legal advice. Users should consult with legal counsel for specific situations. Users are responsible for ensuring that all entered information is accurate and complete.

Section 6056 Reporting Workbook Instructional Guide

Step-by-step Instructions for the Section 6056 Reporting Workbook

The Section 6056 Reporting Workbook can be used to help employers record the information needed to satisfy new reporting requirements added by the Affordable Care Act (ACA), under Internal Revenue Code Section 6056. This new reporting provision requires applicable large employers (ALEs) subject to the ACA's employer shared responsibility rules to report information to the IRS and to full-time employees about offers of health coverage and enrollment in health coverage for their full-time employees. **Reporting under Section 6056 is first required in early 2016 for coverage offered (or not offered) in 2015.**

The Section 6056 Reporting Workbook does not generate any IRS forms or complete any sections of IRS forms for reporting entities. Instead, the Reporting Workbook is intended to help reporting entities record and keep track of the information needed in order to do this reporting. The Section 6056 Reporting Workbook should not be filed with the IRS or relied upon for filing.

Also, please note that the information contained in the Section 6056 Reporting Workbook and this Instructional Guide is based on draft forms and instructions provided by the IRS. These forms and instructions are in draft versions only, and have not been finalized by the IRS. More information is available in the [Section 6056 final regulations](#), [IRS Q&As](#) and the [draft forms and instructions](#).

OVERVIEW OF THE SECTION 6056 REPORTING WORKBOOK

The Section 6056 Reporting Workbook is intended to be used by applicable large employers (ALEs) subject to the ACA's employer shared responsibility rules. An ALE is an employer that employed, on average, at least 50 full-time employees (including full-time equivalent employees) on business days during the prior calendar year.

ALEs that have 50 to 99 full-time employees (including full-time equivalent employees) on business days during 2014 may qualify for a one-year delay from the employer shared responsibility rules, until 2016. **However, reporting under Section 6056 for 2015 is still required for these employers.**

Each page of the Section 6056 Reporting Workbook where information must be entered corresponds to a specific form that must be filed with the IRS under Section 6056. Each page indicates the IRS form number, as well as the part and line.

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Do you have a plan for reporting information about the health coverage you offered in 2015?

Beginning in 2016, the Affordable Care Act (ACA) requires many employers to fulfill complicated reporting requirements regarding the health coverage they offer. Our **Section 6055 & 6056 Reporting Workbooks** will guide you through each step of the reporting process to help you track the information you need to be in compliance.

Do you know what information you need to report on Forms 1094-C and 1095-C?

Our **Section 6055 & 6056 Reporting Workbooks** will walk you through these forms to help you determine what information you will need to accurately report to the IRS.

Will you be penalized for reporting errors?

Even if they offer the necessary coverage, employers may have to pay penalties if they don't **completely and accurately** report to the IRS about the health coverage they offered in the prior year. Although there is short-term relief from penalties in 2015, employers will need to make a good-faith effort to comply in order to avoid penalties. We can help you keep track of all the information you need to report in order to make a good-faith effort.