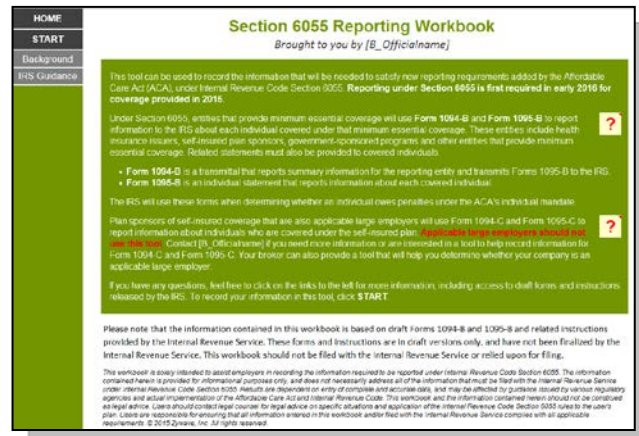


# Section 6055 Reporting Workbook Instructional Guide

## Step-by-step Instructions for the Section 6055 Reporting Workbook

The Section 6055 Reporting Workbook can be used to help users record the information needed to satisfy new reporting requirements added by the Affordable Care Act (ACA), under Internal Revenue Code Section 6055. This new reporting provision requires entities that provide minimum essential coverage to report information to the IRS and covered individuals about the minimum essential coverage they provided during the year. **Reporting under Section 6055 is first required in early 2016 for coverage offered (or not offered) in 2015.**



The Section 6055 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 6055 Reporting Workbook should not be filed with the IRS or relied upon for filing.

Also, please note that the information contained in the Section 6055 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 6055 final regulations](#), [IRS Q&As](#) and the [draft forms and instructions](#).

### OVERVIEW OF THE SECTION 6055 REPORTING WORKBOOK

The Section 6055 Reporting Workbook is intended to be used by entities that provide minimum essential coverage, including health insurance issuers, self-insured plan sponsors and government agencies that administer government-sponsored programs. **However, applicable large employers (those subject to the ACA's employer shared responsibility rules) that sponsor self-insured plans will file Form 1094-C and Form 1095-C (instead of Form 1094-B and Form 1095-B) and should not use the Section 6055 Reporting Workbook.**

Minimum essential coverage generally includes government-sponsored programs, eligible employer-sponsored plans, individual market plans and miscellaneous coverage designated by the Department of Health and Human Services.

Minimum essential coverage does not include coverage consisting solely of excepted benefits.

Each page of the Section 6055 Reporting Workbook where information must be entered corresponds to a specific form that must be filed with the IRS under Section 6055. Each page indicates the IRS form number to which the specific information on that page relates. The forms that must be filed with the IRS under Section 6055 include:

- **Form 1094-B**, which is a transmittal that reports summary information for each reporting entity and transmits Forms 1095-B to the IRS; and
- **Form 1095-C**, which is an individual statement that reports information about each covered individual.

This Instructional Guide is divided into sections based on each page of the Section 6055 Reporting Workbook. It provides step-by-step instructions for using the Section 6055 Reporting Workbook, as well as helpful hints and tips. It also provides some limited background information when necessary.


## PAGE 1—WELCOME

This page provides a basic overview of the Section 6055 reporting requirements and allows users to easily navigate to other pages of the Reporting Workbook for more information or to begin recording data.



*TIP:* Helpful hints and useful information are provided throughout the Section 6055 Reporting Workbook. Use your cursor to hover over the red question marks in the Workbook (like the one shown on the left here) to view the information.

**HOME**

Each page of the Reporting Workbook will have a “HOME” button in the upper left corner (indicated either as “HOME” or using this symbol: ). By clicking the “HOME” button, the tool will navigate the user to the *Welcome* page.

**START**

Use the “START” button to begin recording the information needed to satisfy the Section 6055 reporting requirements. By clicking the “START” button, the tool will navigate the user to the first page where information must be recorded—the *Form 1094-B: Filer Information* page.

**Background**

Use the “Background” button to read background information on the Section 6055 reporting requirements. By clicking the “Background” button, the tool will navigate the user to the *Background* page, which provides a basic overview of the Section 6055 reporting requirements.

**IRS Guidance**

Use the “IRS Guidance” button to access official guidance issued by the IRS on the Section 6055 reporting requirements. By clicking the “IRS Guidance” button, the tool will navigate the user to the *IRS Guidance* page, which provides links to the IRS’ final regulations, Q&As and draft forms and instructions.

## PAGE 2—FORM 1094-B: FILER INFORMATION

This page is used to record all of the information needed to complete Form 1094-B, *Transmittal of Health Coverage Information Returns*. The information recorded on this page includes basic identifier and contact information for the filer (that is, the entity required to file under Section 6055). Some of the information recorded on this page may also be helpful for completing Part I of Form 1095-B, *Health Coverage*.

The light green box on this page contains instructions for using the *Form 1094-B: Filer Information* page. The light green box also contains a link which navigates the user to a page that provides detailed information on what qualifies as minimum essential coverage.

## Filer Information

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Under the “Filer Information” section:

- Enter the filer’s complete name.
- Enter the filer’s nine-digit employer identification number (EIN). If you do not have an EIN, you may apply for one online at [IRS.gov](https://www.irs.gov), or by faxing or mailing [Form SS-4, Application for Employer Identification Number](#), to the IRS. See the [Instructions for Form SS-4](#), or [Publication 1635, Employer Identification Number](#), for more information.
- Enter the name and telephone number, including area code, of the person to contact who is responsible for answering any questions.
- Enter the filer’s complete address where all correspondence will be sent. If mail is delivered to a P.O. Box and not a street address, enter the box number instead of the street address.

Enter the total number of Forms 1095-B that will be filed by the reporting entity

Then, in the dark green box, enter the total number of Forms 1095-B that will be filed with Form 1094-B. In general, one Form 1095-B must be filed for each responsible individual. The “responsible individual”

generally is the person who enrolls one or more individuals, which may include him or herself, in minimum essential coverage. The responsible individual may be the primary insured, employee, former employee, uniformed services sponsor, parent, or other related person named on the coverage application.



Click the “HOME” button to return to the *Welcome* page.



Click the “NEXT” button to continue to the next page—the *Form 1095-B: Covered Individuals* page.



Click the “BACK” button to return to the previous page.

## PAGE 3—FORM 1095-B: COVERED INDIVIDUALS

This page is used to record all of the information needed to complete Form 1095-B, *Health Coverage*. Each entity reporting under Section 6055 must report information on Forms 1095-B about all individuals who are covered under the minimum essential coverage. In general, one Form 1095-B must be filed for each responsible individual and must reflect information about all of the individuals covered under the minimum essential coverage that are associated with that responsible individual.

The light green box on this page contains instructions for using the *Form 1095-B: Covered Individuals* page. Each step of the instructions is color-coded along with the section of the table on this page to which that step relates. The light green box also contains links that navigate the user to a page that provides detailed information on what qualifies as minimum essential coverage. In addition, there is also a link that navigates the user to a page that provides detailed information on when a birthdate of a covered individual may be reported in lieu of a Social Security number.

### Name of Covered Individual

### SSN

### Address

The blue section of the table relates to identifier and contact information for each covered individual. Under this section:

- Enter the name of each covered individual. This includes all individuals actually enrolled in the minimum essential coverage for any month during the calendar year.
- Enter the nine-digit SSN for each covered individual (111-11-1111) or other Taxpayer Identification Number (TIN) issued by the IRS. Reporting entities may not truncate the SSN of a covered individual on any Forms 1095-C filed with the IRS. Truncated SSNs show only the last four digits of the SSN and replace the first five digits with asterisks (\*) or X's.

**Note:** Reporting of SSNs or TINs for all covered individuals is necessary for the IRS to verify an individual's coverage without the need to contact the individual. If a reporting entity is unable to obtain a SSN after making a reasonable effort to do so, the covered individual's date of birth (MM/DD/YYYY) may be entered in lieu of a SSN. **However, a reporting entity may be subject to penalties for failing to report a SSN if it cannot demonstrate to the IRS that it properly solicited the SSN but did not receive it.** Click the link provided in the light green instructions box of the Reporting Workbook for more information.

- Enter the complete mailing address of the covered individual. If mail is not delivered to the street address and the covered individual has a P.O. Box, enter the box number instead of the street address.

### Name of Responsible Individual

The green section of the table relates to the responsible individual. Under this section, enter the name of the responsible individual associated with the covered individual that is listed on that line. A responsible individual may be a primary insured employee, former employee, parent, uniformed services sponsor or other person enrolling individuals in coverage. Do not enter the name of a business or business owner that is the policy holder for its employees.

If the responsible individual is **covered under the plan**, that person should be:

- Listed as a covered individual under the blue "Covered Individual" column of the table; AND
- Identified as the responsible individual under the green "Responsible Individual" column of the table.

In addition, that person should be identified as the responsible individual under the green "Responsible Individual" column of the table for any other person that he or she enrolled in the coverage (such as dependent children or spouse).

If the responsible individual is **not covered under the plan**, that person should not be listed under the blue "Covered Individual" column of the table.

## Policy Origin

The purple section of the table relates to the origin of the policy or coverage. Under the purple “Policy Origin” column of the table, select the appropriate letter from the drop-down menu to identify the origin of the policy or coverage under which each individual is covered. Form 1095-B uses the following letters to identify the policy or coverage origin:

- A. Small Business Health Options Program (SHOP)
- B. Employer-sponsored coverage
- C. Government-sponsored program
- D. Individual market insurance
- E. Multiemployer plan
- F. Miscellaneous minimum essential coverage

In general, most employers who sponsor self-insured coverage will select “B. Employer-sponsored coverage.” However, this may not be the case in all circumstances. Click the link provided in the light green instructions box of the Reporting Workbook for more information on each of these types of coverage.

## Months of Coverage

The orange section of the table relates to the months during the calendar year that each individual was covered under the minimum essential coverage. Under this section, enter an “X” in the applicable box(es) for each month in which the individual was covered for at least one day.

- If the individual was covered for at least one day per month for all 12 months of the calendar year, enter an “X” in the “ALL” box. Do not enter an “X” in any other box. If an “X” is entered in the “ALL” box, all of the other boxes will be darkened to indicate to the user that information should not be entered in those boxes (as illustrated in the example below).

Months of Coverage												
ALL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
X												

- If the individual was not covered for all 12 months of the calendar year, enter an “X” in the applicable box(es) for each month in which the individual was covered for at least one day. Do not enter an “X” in the “ALL” box. If an “X” is entered in a box for any month, the “ALL” box will be darkened to indicate to the user that information should not be entered in the “ALL” box (as illustrated in the example below).

Months of Coverage												
ALL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
								X	X	X	X	X



Click the “HOME” button to return to the *Welcome* page.



Click the “BACK” button to return to the *Form 1094-B: Filer Information* page.

## PAGE 4— BACKGROUND

This page provides an overview of the reporting requirements under Section 6055. It includes basic information about entities that are required to report, the forms that must be filed and the filing deadlines. It also includes information on how to report under Section 6055, including an electronic filing requirement and the combined reporting method that will be used to report under both Section 6055 and the related Section 6056 reporting requirement.



Click the “HOME” button to return to the *Welcome* page.

## PAGE 5— IRS GUIDANCE

This page provides access to official guidance issued by the IRS on the Section 6055 reporting requirements. Using the links provided on this page, users can access the IRS’ final regulations under Section 6055, IRS Questions and Answers and draft forms and instructions.



Click the “HOME” button to return to the *Welcome* page.

## PAGE 6—MINIMUM ESSENTIAL COVERAGE

This page provides detailed information on what qualifies as minimum essential coverage. It includes detailed descriptions of each type of coverage that must be reported as minimum essential coverage under Section 6055.



Click the “HOME” button to return to the *Welcome* page.



Click the “BACK” button to return to the previous page.

## PAGE 7— REPORTING A BIRTH DATE IN LIEU OF A SOCIAL SECURITY NUMBER

This page provides an overview of the circumstances under which a reporting entity may report a covered individual’s birth date in lieu of a Social Security number (SSN).



Click the “HOME” button to return to the *Welcome* page.



Click the “BACK” button to return to the previous page.