



isolved ACA Employer Report Guide

Chances are that whatever methods, programs or software you have, the Affordable Care Act (ACA) requirements will challenge you to maintain all the data necessary for compliance. Can you easily confirm benefits eligibility, manage the 90-day waiting period, how many hours worked, run data and create reports? Do you have a plan to file the ACA annual forms to the IRS?

With *isolved*, you can share data between departments with increased accuracy and efficiency, saving you time and money while making sure you are in compliance.

ACA Large Employer Compliance Test

With *isolved*, you can easily determine your ACA applicable large employer status and whether the employer shared responsibility rules (e.g., play or pay penalty) apply. You can even calculate the full-time employee count for multiple FEINs within a controlled group.

ACA LARGE EMPLOYER COMPLIANCE TEST											
Client ID: 1033	ALL Companies										From Date: 1/1/2013
Client: Acme3											To Date: 9/30/2013
Report Generated on: 10/23/2013 11:08:16 AM											
<p>IMPORTANT NOTE: In determining whether an employer is an applicable large employer, you must include all entities as a single employer under §414(b), (c), (m), and (o) of the Internal Revenue Code. Thus, all employees of a controlled group of entities under §414(b) or (c), an affiliated service group under §414(m), or under §414(o) are taken into account in determining applicable large employer status. Also, you must include any predecessor employer and successor employer.</p> <p>Warning: The date range specified is not a 12 month period and should not be used for Applicable Large Employer determination of Full Time Employees</p>											
Report Total											
	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013		
Full Time Employee Count	0	0	0	8	8	7	10	0	2	8	10
Total Hours For FTE	0.00	0.00	0.00	2,700.00	2,280.00	2,274.68	0.00	348.34	1,802.00	1,973.50	2,870.00
FTE Count	0	0	0	22	19	18	0	2	15	16	22
Total FTE Count				39	27	26	28	4	23	24	32
<p>For Applicable Large Employer determination your FTE employee count is: <input type="text" value="21"/></p> <p>The period selected is not valid for determining Applicable Larger Employers therefore you should NOT use the Total FTE count calculated above when determining whether you are a Large Employer.</p>											

ACA Full Time Look-Back Report

You can manage the full-time status of your workforce in accordance with the ACA's standard of 30 hours per week or 130 hours per month. An employee's full-time (FT) status impacts the ACA rules on waiting periods, eligibility for minimum essential coverage and assessable payments (i.e., play or pay penalty).

The ongoing employee measurement period is the employer's standard measurement period. Annually, you will use a specific measurement period to look at all FT, part-time (PT) and variable hour new hires that have completed one unique measurement period. Used during the administrative period, this determines eligibility for benefits going into the next stability period.

You can also monitor new hire variable hour employees during and at the end of their unique measurement period to determine whether or not they are now FT or PT.

ACA FULL TIME LOOK-BACK REPORT FOR APPLICABLE LARGE EMPLOYERS											
Client ID: 1033	ALL Companies										From Date: 1/1/2013
Client: Acme3											To Date: 9/30/2013
Report Generated on: 10/23/2013 11:08:45 AM											
Ongoing Employees											
Employees included in this section have been employed for at least one complete standard measurement period.											
Employee Name	Emp ID	Work State	Pay Type	Hire Date	Age	Age Alert	Current ACA Status	Average Hours	Total Look-Back Hours	Period Status	Change Required
Tan Terrell	451	OH	Hourly	10/17/2012		Missing Birth Date	Unknown	2.38	92.00	Part Time	
James Terone	109	MI	Salary	17/02/08	54		Unknown	20.72	808.00	Part Time	
Levia Vladyski	434	MI	Salary	02/10/12		Missing Birth Date	Unknown	21.54	840.00	Part Time	
David Williams	104	OH	Hourly	02/20/12	29	Missing Birth Date	Unknown	17.15	669.00	Part Time	
Mark Williams	4	OH	Auto Hourly	3/10/1997			Part Time	11.88	126.57	Part Time	
Jada Zoon	112	MI	Salary	12/10/11	54		Unknown	21.54	840.00	Part Time	
<p>Full-Time ACA: Employed an average of at least 30 hours of service per week or the equivalent of 130 hours of service in a calendar month (if applicable large employer applies this equivalency rule on a reasonable and consistent basis. An hour of service includes hours where the employee is entitled to payment during which no duties are performed due to vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty or leave of absence.</p> <p>COBRA Event/Reduction of Hours: Because employee will lose benefit coverage at the start of the next stability period due to a reduction of hours, you must change the ACA status in <i>isolved</i> and offer COBRA.</p> <p>Offer Health Benefits: Because employee has changed from part-time to full-time status, you must change the ACA status and offer health benefits at the start of the next stability period.</p> <p>Incomplete: Employee has not worked during the complete portion of the initial measurement period. Current status should continue.</p> <p>Under 26: Employee is currently under the age of 26 and may qualify for coverage under a parent's health plan.</p> <p>Over 65: Employee is currently over the age of 65 and may qualify for Medicare benefits. However, an employer may not force or coerce an employee to elect Medicare, and employment-based coverage will be primary to Medicare under the Medicare Secondary Payer Rules.</p> <p>Missing Birth Date: Unable to assess options due to incomplete data. Employee birth date needs to be entered.</p>											

ACA Affordable Coverage Determination Report

You can run this report to determine whether minimum essential coverage is affordable for each FT employee based on the currently prescribed safe harbor methods. You can also enter an employee contribution based upon new plan year expectations and isolved will use the prior year's W-2 and provide a projected calculation. Failure to provide affordable coverage could result in an assessable payment (i.e., pay or pay penalty).

ACA AFFORDABLE COVERAGE DETERMINATION REPORT											
Client ID#	1023	Client	Acme15	Acme 15	As of Date	5/12/2014					
Report Generated on: 5/12/2014 9:48:04 AM											
Affordable Safe Harbor Determination Method: Annualized Rate of Pay											
This report includes all Full Time or ACA Full Time active employees.											
Employee Name	Employee Number	Benefit Plan	Annual EE Cost	Annualized Rate of Pay	Benefit %	Compliance	Annual Increase In Wage To Comply	Annual Reduction In Cost To Comply	Monthly Increase In Cost To Comply	Monthly Reduction In Cost To Comply	Monthly In Cost To Comply
Tina Anthony	103	Blue Cross Blue Shield EE Only	2,640.00	52,038.00	5.08%		0.00	0.00	0.00	0.00	0.00
John T. Aiba	110	Blue Cross Blue Shield EE Only	2,640.00	36,000.00	16.15%	Exceeds 9.5%	1,769.47	179.00	14.17	0.00	0.00
Mark T. Aiba	101	Blue Cross Blue Shield EE Only	2,640.00	130,000.00	2.03%		0.00	0.00	0.00	0.00	0.00
Paul Bert	124	Blue Cross Blue Shield EE Only	2,640.00	49,999.92	5.28%		0.00	0.00	0.00	0.00	0.00
John Doe	111	Blue Cross Blue Shield EE Only	2,640.00	52,000.00	5.08%		0.00	0.00	0.00	0.00	0.00
Ryan Doe	108	Blue Cross Blue Shield EE Only	2,640.00	85,000.00	4.06%		0.00	0.00	0.00	0.00	0.00
Aggie Jones	123	Blue Cross Blue Shield EE Only	2,640.00	27,200.00	9.87%	Exceeds 9.5%	495.47	46.50	3.88	0.00	0.00
Cheryl Miller, JR	106	Blue Cross Blue Shield EE Only	2,640.00	27,916.00	9.44%		0.00	0.00	0.00	0.00	0.00
Jason E. Smith	107	Blue Cross Blue Shield EE Only	2,640.00	46,592.00	5.67%		0.00	0.00	0.00	0.00	0.00
Shari Sue Stevens	118	Blue Cross Blue Shield EE Only	2,640.00	20,160.00	9.75%		0.00	0.00	0.00	0.00	0.00
David Taylor	116	Blue Cross Blue Shield EE Only	2,640.00	39,999.96	6.60%		0.00	0.00	0.00	0.00	0.00
James Terence	109	Blue Cross Blue Shield EE Only	2,640.00	87,600.00	3.01%		0.00	0.00	0.00	0.00	0.00
Paul Tom	115	Blue Cross Blue Shield EE Only	2,640.00	130,000.00	2.03%		0.00	0.00	0.00	0.00	0.00
Ellen Van	119	Blue Cross Blue Shield EE Only	2,640.00	32,500.00	8.12%		0.00	0.00	0.00	0.00	0.00
Zelda Zoom	112	Blue Cross Blue Shield EE Only	2,640.00	70,200.00	3.76%		0.00	0.00	0.00	0.00	0.00
Richard Zuzas	113	Blue Cross Blue Shield EE Only	2,640.00	29,999.84	8.80%		0.00	0.00	0.00	0.00	0.00
*Estimated figures (based on year)											
Number of employees above affordable threshold:							2	2,278.95	216.50	18.04	18.04
Total Increase in Wages to Comply:								2,278.95	189.91		
Total Reduction in Employee Benefit Cost to Comply:								216.50	18.04		
Potential Maximum Penalty for Non-Compliance:								6,000.00			

You can be ready -isolved will produce 1094 and 1095 B and C forms, making your ACA compliance easy.

Correct workforce information is vital to be in compliance. Just one unintentional discrepancy can mean expensive fines, audits and other disruptions to your business. Just as all businesses are not the same, neither are the solutions.

When you review systems and methods to confirm your ACA compliance, remember these items:

1. Will you be able to obtain the reports you need, when you need them?
2. Can you monitor variable hour employee hours with a correct initial measurement period?
3. Can you get real time data for an audit?
4. Can you easily obtain data to determine additional costs you are experiencing?
5. Does it accommodate for the break in service rules outlined in the law?
6. Will it keep track of those who have waived coverage and why? Those that are on Medicaid? Does it have a way to track anyone who might be eligible for a subsidy?
7. Can you track dependent coverage and other elections?

All systems are not created equal. It's time to see the technology that was created to meet ACA requirements and compliance now and as changes occur.



117 Main St, Seymour, CT 06483
 HRhelp@HR-Consulting-Group.com
 P: 203.881.1755 | F: 203.881.3135

