



MARSH & McLENNAN
AGENCY



Benefits. Delivered. Smarter.

In today's legislative environment, compliance is essential. Our Affordable Care Act tools can help

MMA MarketLinkSM was built with the power and flexibility to help you keep compliant with the requirements of health care reform.



MMA's features will take the burden from your HR Administrators!



Multiple FEINs

Handle complex business structures with multiple companies or divisions by tracking employees in aggregate across the combined organization!



Payroll Import

Integrate with major payroll systems to import the actual hours worked and perform the full-time employee calculation, keeping data accurate and saving valuable time.



Measurement

Determine which employees are full-time and must be offered health care coverage using both the lookback and monthly measurement methods.



Rule of Parity

Measure the employment gap and determine which hires should be treated as "new hires" or "rehires" and enact the proper measurement periods accordingly.



Workflow

View and take action on employees who are gaining or losing benefits coverage and communicate with employees through tracked and audited workflows.



Employer Reporting

Helps avoid fines and time-consuming audits by electronically reporting aggregate employer-level data on the Form 1094-C for all full-time equivalents within the ALE.



Employee Reporting

Stay compliant with IRS reporting by assembling, previewing and sending Form 1095-C to your team members how they want it - electronically or via paper.



Offers of Coverage

MMA uses Safe Harbor criteria (W-2, pay rate or poverty levels) in determining the affordability of an offer of coverage to the employee.

NEW OFFERING FOR 2020 ACA STATE COMPLIANCE REPORTING!

STATES ARE TAKING THE ACA INTO THEIR OWN HANDS

Several states and the District of Columbia are taking steps to make sure the Individual Mandate under the Patient and Protection and Affordable Care Act (“ACA”) is here to stay. **California, New Jersey, Rhode Island, Vermont, Massachusetts**, and the **District of Columbia** have all adopted some version of this health insurance coverage requirement. This Individual Mandate does not just create requirements for individuals, it also creates new compliance obligations for employers as well.

What is the Individual Mandate?

The Individual Mandate generally requires individuals to purchase qualifying health coverage. The Mandate provides an affordable health insurance option to people who might otherwise not buy health insurance to do so in order for health insurance to be more evenly spread amongst the pool of covered individuals, and not just the sick. Of course it also covers a healthy individual from an unexpected illness or injury.

Employers nationwide should expect this trend of states adopting their own Individual Mandates to continue

MMA MarketLink has you covered... our enhanced ACA Services now include:

- Mandated State Reporting
- Starting tax reporting year 2019, mandated state-level ACA reporting includes District of Columbia and New Jersey
- Starting tax-reporting year 2020, mandated state-level ACA reporting includes California, Rhode Island and Vermont, in addition to what is already mandated for New Jersey and District of Columbia

For more information contact your local MMA representative.

It's our business
to be there for you in the

**MOMENTS
THAT
MATTER.**

WE'RE HERE FOR YOU

Easing the Complexity of the ACA for Employers

Health care reform brings significant administrative complexity to employers. The implementation of various ACA provisions began in 2010, and continues to 2018, causing an unprecedented shift in requirements for employee tracking and administration—with an exponential increase in employer liability. MarketLink helps to ease this burden with the right tools, support and guidance to limit your liability, and help you stay compliant with changing regulations.

Backed by MMA's deep benefits and compliance expertise, our integrated approach to benefits services saves you time while enabling employees to have easier access and enabling employees to have greater control over their benefits, all on one platform.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency, LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. Copyright © 2020 Marsh & McLennan Insurance