



# Affordable Care Act Support

## Compliance is Essential.

The implementation of various Affordable Care Act (ACA) provisions began in 2010, causing an unprecedented shift in requirements for employee tracking and administration—with an exponential increase in employer liability. Marsh & McLennan Agency (MMA) helps to ease this burden with the tools, support, and guidance to limit your liability, save you time and keep you compliant with changing regulations.

### Full Services Tracking and Reporting



**Multiple FEINs** Handle complex business structures with multiple companies or divisions by tracking employees in aggregate across the combined organization.



**Payroll Import** Integrate with 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.

### Reporting Only



**Workflow** Systematic daily/weekly/monthly reports enable action on employees gaining or losing benefits coverage. Data review through tracked and audited workflows.



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



**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.

benefit e-ssentials

COBRA. ACA. Spending Accounts.



### Learn more

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is limitless.<sup>SM</sup>

## State Individual Mandates

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, and as it does, your MMA team is here to help.

### Compliance Center of Excellence (COE)

Our ACA services team is backed by our team of in-house attorneys focused on keeping clients informed and protected with guidance that offers peace of mind. Our team provides consistent communication around legislative insight and education including webinars, seminars, guides, standardized evaluation tools, and articles. Together with our ACA services team, our COE simplifies the complexity of compliance, protecting you from risk.

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