State Health Coverage Reporting: ADP TotalSource®

In addition to federal Affordable Care Act (ACA) requirements, some states have enacted a state-level individual mandate with associated employer reporting requirements.

Six jurisdictions have enacted employer reporting requirements supporting state-level individual health care mandates

California

"The Golden State"

Statements to individuals must be furnished by **January 31st.**

Employer electronic filings due on **June 2nd.**

Applies to employers that are ALE's. Fully insured employers not required to report. Health coverage provider (insurer) files Form 1095 with the state for each covered member of the fully insured plan. Note, all ADP TotalSource plans are fully-insured

Penalty of $50 per applicable covered individual for failure to report.

New Jersey

"The Garden State"

Statements to individuals must be furnished by **March 3rd.**

Transmission deadline is **March 31st.**

Applies to employers that are ALE's. Fully insured employers not required to report. Health coverage provider (insurer) files Form 1095 with the state for each covered member of the fully insured plan. Note, all ADP TotalSource plans are fully-insured

Employer penalties may be imposed for non-filers.

Rhode Island

"The Ocean State"

Individual statement furnishing deadline is **March 3rd.**

Filing deadline is **March 31st.**

Applies to any employer that offers minimum essential coverage to any resident of Rhode Island. Health insurer may complete reporting requirements on behalf of employer. Note, all ADP TotalSource plans are fully-insured

Employer reporting requirements may be satisfied by submitting coverage information in the same format used for ACA reporting.

ADP TotalSource helps clients manage labor-intensive tasks, including interactions with government agencies — with personalized service from our trained and tenured healthcare reform specialists with at least 5 reporting cycles' worth of expertise — to provide proactive penalty avoidance by:

- Automated ACA Eligibility tracking, measurement and determination
- Automated Affordability measurements based on safe harbors
- Tools to assist with ALE Status Determination
- ACA IRS Forms 1094-C and 1095-C furnishing, filing, and corrections as required
- State Employer Reporting results, filing and corrections as required
- ACA IRS and state employer reporting penalty research and response support based on your data
- Notices to Employees of Coverage Options
- Marketplace/Exchange notice research and response support
- Automated integration and data hygiene

BIG INNOVATION 2020

Vermont "The Green Mountain State"	Individual mandate was enacted requiring residents to maintain minimum essential coverage effective **January 1, 2020.*** Employer reporting not currently required.	Employer reporting only required if ACA reporting requirements under Internal Revenue Code Section 6055 are suspended or eliminated for any tax year.
Washington, DC "The Nation's Capitol" 	Statements to individuals must be furnished by **March 3rd.** Employer reporting due by **April 30th**.	Employers that are ALE's must submit Forms 1094-C and 1095-C to the D.C. Office of Tax and Revenue electronically through the My-TaxDC.gov portal.
Massachusetts* "The Bay State" 	Reporting required by employers with 6 or more MA employees.	Employer reporting required to be submitted electronically to the MassTaxConnect web portal no later than December 15, 2024.

Talk to Experts About Your ACA Challenges

ADP TotalSource helps clients manage labor-intensive tasks with personalized service from our trained and tenured Health Care Reform associates armed with proactive and intuitive technology and analysis tools. Our ACA experts have at least 5 reporting cycles' worth of ACA employer tracking and reporting so that they are able to assist you with:

- ACA Eligibility tracking, measurement and determination of ACA full-time status
- Affordability measurements based upon 3 ACA safe harbors (W-2, Rate of Pay, Federal Poverty Level)
- Tools to assist with ALE Status Determination
- ACA IRS Forms 1094-C and 1095-C furnishing, filing and corrections as required
- State Employer Reporting results, filing and corrections as required
- ACA IRS reporting penalty research and response support based on your data
- Notices to Employees of Coverage Options

*The State of Massachusetts has implemented the Health Insurance Responsibility Disclosure (HIRD) requirement. This requirement collects data on employer benefit offerings made to employees. It is required by employers with six (6) or more employees in any month during the past 12 months, preceding the due date of the reporting. Reporting is to be submitted electronically via the MA Department of Revenue MassTaxConnect web portal no later than the due date.

For more information, visit **Insights & Solutions: HealthCare Reform**.

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