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## Circular Letter

August 24, 2015

TO: **ALL PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT  
HEALTH BENEFITS OFFICERS AND ASSISTANT BENEFITS  
OFFICERS**

SUBJECT: **COLLECTING AND MAINTAINING DEPENDENT SOCIAL SECURITY  
NUMBERS, AFFORDABLE CARE ACT SOCIAL SECURITY NUMBER  
REPORTING**

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**Introduction** CalPERS Health Plan subscribers are required to provide the Social Security Number (SSN) for themselves and all dependents upon enrollment or change of enrollment. Employers are required to collect and enter the SSN for their active employees' dependents into my|CalPERS.

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**Policy** The Patient Protection and Affordable Care Act (PPACA) added section 6055 to the Internal Revenue Code, which requires that every provider of minimum essential coverage report coverage information by filing an information return with the Internal Revenue Service (IRS) and furnishing a statement to covered individuals. The information is used by the IRS to ensure compliance with the individual shared responsibility provision in section 5000A of the PPACA.

The SSN of each covered individual is required for reporting. Health insurance carriers and plan sponsors are subject to penalties if they are unable to demonstrate they properly solicited for the SSN, and the covered individual failed to provide it.

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**Responsibility of the Employer and Employees** Employers are responsible for establishing and maintaining a collection and documentation process to ensure employees and their dependents have a SSN attached to their health enrollment. Employers who do not request and maintain this information will be in violation of this policy.

It is beneficial to the employee to provide SSN information for themselves and/or their dependents. If they do not provide the information, they may be subject to an IRS penalty for failing to provide tax-reporting information.

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**When are Reporting Requirements Effective?**

Information reporting requirements are effective for coverage provided in 2015. Thus, health coverage providers will file information returns with the IRS and will furnish statements to individuals in 2016 to report coverage information for calendar year 2015.

Health coverage providers will send a Health Coverage Statement (1095-B) to subscribers which will be needed by individuals filing a Federal Income Tax Return next year.

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**Who is Required to Report ?**

Any entity that provides minimum essential coverage to an individual, including health insurance issuers, carriers for insured coverage and plan sponsors of self-insured group health plan coverage, must report to the IRS and furnish statements to covered individuals.

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**How CalPERS Uses Social Security Numbers**

In addition to the PPACA, section 6055 to the Internal Revenue Code, existing federal regulations require CalPERS and our health plans to report the SSN of our subscribers and their dependents to federal agencies, such as the U.S. Department of Health and Human Services. The federal government uses the SSN for various purposes, such as coordination of federal and state benefits, and verifying eligibility for subsidies and reimbursements.

Providing a SSN maximizes the federal funding available to help offset program costs.

In addition, CalPERS uses a SSN as a means to:

- Identify and verify eligibility
  - Coordinate benefits among health plans
  - Resolve member appeals/complaints/grievances with health plans
  - Identify and resolve dual coverage and split coverage issues
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**my|CalPERS System Enhancement**

A new my|CalPERS System Enhancement will be implemented on August 31, 2015. This enhancement will give Employers the ability to update demographic information for a dependent (e.g. entering or updating a SSN for a primary subscriber's spouse and/or dependent(s)).

Employers may also request assistance, if needed, from one of our trained Employer Agents by contacting the Customer Contact Center at **888 CalPERS** (or **888-225-7377**).

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**Related  
Policies and  
References**

- [Circular Letter 600-060-10](#), Collecting and Maintaining Dependent Social Security Numbers
- <http://www.irs.gov/>, Section 6055 of the Internal Revenue Code, added by the PPAC

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**For More  
Information**

For up-to-date information about CalPERS and Health Care Reform, please refer to the [Affordable Care Act Requirements](#) page on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). If you need further assistance, please contact the Customer Contact Center at **888 CalPERS** (or **888-225-7377**).

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CARENE CAROLAN, Chief  
Member Account Management Division