

# Affordable Care Act: Employer Guidance

Employer Must:	ACA Section	Start Date	CalPERS Guidance	Other Guidance
<a href="#">Shared Responsibility for Employer Regarding Health Coverage (PDF)</a> <ul style="list-style-type: none"> <li>Applicable Large Employers (ALE) must offer coverage to at least 95% of their full-time employees.</li> </ul>	4980H	2016	See circular letters: <ul style="list-style-type: none"> <li>600-019-14</li> <li>600-061-14</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Employer Shared Responsibility Provisions</a></li> <li><a href="#">ACA Information Center for ALEs</a></li> <li><a href="#">Q&amp;As on Employer Shared Responsibility Provisions</a></li> <li><a href="#">Determining if an Employer is an ALE</a></li> <li><a href="#">Identifying Full-Time Employees</a></li> </ul>
<a href="#">Information Reporting by ALEs on Health Insurance Coverage Offered Under Employer-Sponsored Plans (PDF)</a> <ul style="list-style-type: none"> <li>Report Forms 1094-C and 1095-C to IRS of the coverage offered (or not offered) to full-time employees by February 28<sup>th</sup> (March 31<sup>st</sup> if filing electronically).</li> </ul>	6056	2016	See circular letters: <ul style="list-style-type: none"> <li>600-064-15</li> <li>600-019-14</li> <li>600-020-14</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Information Reporting by ALEs</a></li> <li><a href="#">Q&amp;A about Information Reported on Forms 1094-C &amp; 1095-C</a></li> <li><a href="#">Q&amp;A on Information Reporting by Health Care Providers</a></li> <li><a href="#">Forms 1095-C, Employer-Provided Health Insurance Offer and Coverage</a></li> <li><a href="#">Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns</a></li> <li><a href="#">Information Reporting of Health Insurance Coverage and Other Issues (PDF)</a></li> </ul>
<a href="#">Summary of Benefits and Coverage &amp; Uniform Glossary</a> <ul style="list-style-type: none"> <li>Provide <a href="#">SBC Notice (PDF)</a> to newly eligible employees.</li> </ul>	2715	2012	See circular letter: <ul style="list-style-type: none"> <li>600-046-20</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Summary of Benefits and Coverage &amp; Uniform Glossary</a></li> </ul>
<a href="#">Health Insurance Marketplace Employee Notice</a> <ul style="list-style-type: none"> <li>Provide the Health Care Marketplace (Covered California) Employee Notice to employees.</li> </ul>	1512	2013	See circular letters: <ul style="list-style-type: none"> <li>600-052-13</li> <li>600-051-13</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Model Notice for employers who offer a health plan to some or all employees (PDF)</a></li> <li><a href="#">Model Notice for employers who did not offer a health plan (PDF)</a></li> </ul>
<a href="#">Excise Tax on High Cost Employer-Sponsored Health Coverage (PDF)</a> <ul style="list-style-type: none"> <li>The Excise Tax, a 40 percent tax on employer-sponsored plans that exceed specified annual price thresholds, was repealed on December 20, 2019 by the Further Consolidation Appropriation Act of 2020.</li> </ul>	4980I	<b>Repealed</b>		<ul style="list-style-type: none"> <li><a href="#">Notice 2015-16 Excise Tax on High Cost Employer-Sponsored Health Coverage (PDF)</a></li> <li><a href="#">The Further Consolidation Appropriations Act of 2020 (PDF)</a></li> </ul>

## References:

Access ACA sections (House Resolution 3590) at <https://www.govinfo.gov/content/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf> and (House Resolution 4872) at <https://www.hhs.gov/sites/default/files/reconciliation-law.pdf>.

Access Circular Letters at <https://www.calpers.ca.gov/page/employers/policies-and-procedures/circular-letters>.

Access Shared Responsibility for Employers at <https://www.govinfo.gov/content/pkg/FR-2014-02-12/pdf/2014-03082.pdf> and <https://www.irs.gov/affordable-care-act/employers/employer-shared-responsibility-provisions>.

Access Information Reporting by Applicable Large Employers at <https://www.govinfo.gov/content/pkg/FR-2014-03-10/pdf/2014-05050.pdf> and [https://www.irs.gov/affordable-care-act/employers/information-reporting-by-applicable-large-employers? sm \\_au =iVVM6VMcr12Frs6P](https://www.irs.gov/affordable-care-act/employers/information-reporting-by-applicable-large-employers? sm _au =iVVM6VMcr12Frs6P).

Access information on Summary of Benefits and Coverage & Uniform Glossary at [https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/summary-of-benefits? sm \\_au =iVVM6VMcr12Frs6P](https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/summary-of-benefits? sm _au =iVVM6VMcr12Frs6P) and <https://www.calpers.ca.gov/docs/circular-letters/2021/600-054-21.pdf>.

Access information on Health Insurance Marketplace Employee Notice at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/notice-of-coverage-options>.

Access information on Excise Tax at [https://www.irs.gov/pub/irs-drop/n-15-52.pdf? sm \\_au =iVVM6VMcr12Frs6P](https://www.irs.gov/pub/irs-drop/n-15-52.pdf? sm _au =iVVM6VMcr12Frs6P) and <https://www.irs.gov/pub/irs-drop/n-15-16.pdf>. Information on the repeal of the Excise Tax is found at <https://www.congress.gov/116/bills/hr1865/BILLS-116hr1865eah.pdf>.