

ACA Enforcement Begins

What Employers Need to Know about Letter 226J and the First Employer Mandate Penalty Assessments

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Back to the Basics





Letter 226J, an "Initial Proposal"





"Relief" and Other 2015 Specifics to Bear in Mind



- Conditional relief for midsized employers (50-99), but not for reporting
- Penalty A reduced by 80 employees instead of 30
- Penalties adjusted for inflation (Penalty A: \$2080; B \$3,120)
- "Good faith" reporting relief



Why me?

- Reporting errors
- Failure to use safe harbor for affordability
- Confused employees
- Failure to provide coverage
- Controlled group problem





ACA Reporting Errors





Responding to Letter 226J



- Extensions
- Reporting
- SBCs, pricing, waivers
- Appeals



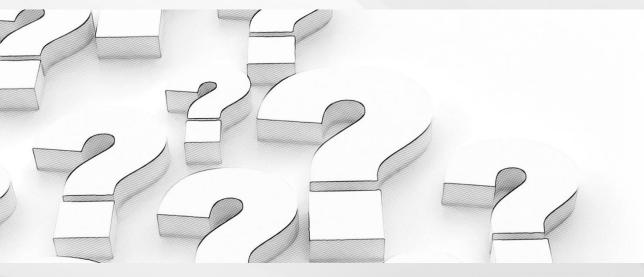
What To Do Now?



- Review 2015 Reporting
- Organize payroll data
- Alert the mail room
- Clean-up ACA eligibility
- Consider Affordability Safe Harbors



Final Questions



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Thank You



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