



## iSolved ACA Report Guide

## ACA Large Employer Compliance Test

The employer is easily able to determine if it is an Applicable Large Employer (ALE) under the ACA for purposes of whether the employer shared responsibility rules (e.g., play or pay) apply.

This report example is calculating the FTE for 2 FEINs within a controlled group.

Client ID: 1023				ACA LARGE EMPLOYER COMPLIANCE TEST					From Date: 1/1/2013			
Client: Acme23				ALL Companies					To Date: 9/30/2013			
Report Generated on: 10/23/2013 11:08:16 AM												

**IMPORTANT NOTE:** In determining whether an employer is an applicable large employer, you must include all entities as a single employer under §§414(b), (c), (m), and (o) of the Internal Revenue Code. Thus, all employees of a controlled group of entities under §§414(b) or (c), an affiliated service group under §414(m), or under §414(o) are taken into account in determining applicable large employer status. Also, you must include any predecessor employer and successor employer.

**Warning:** The date range specified is not a 12 month period and should not be used for Applicable Large Employer determination of Full Time Employees

Report Total				Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013
Full Time Employee Count	0	0	0	8	8	7	10	0	2	8	8	10
Total Hours For FTE	0.00	0.00	0.00	2,700.00	2,280.00	2,280.00	2,274.68	0.00	348.34	1,802.00	1,973.50	2,670.00
FTE Count	0	0	0	22	19	19	18	0	2	15	16	22
Total FTE Count				30	27	26	28		4	23	24	32

For Applicable Large Employer determination your FTE employee count is: **21**

The period selected is not valid for determining Applicable Larger Employers therefore you should NOT use the Total FTE count calculated above when determining whether you are a Large Employer.

# ACA Full Time Look-back Report

This report enables the employer to manage full-time status of its workforce in accordance with the ACA's standard of 30 hours per week. This impacts the ACA rules on waiting periods, eligibility for minimum essential coverage and assessable payments (i.e., play or pay penalty).

The ongoing employee measurement period is the employer's standard measurement period. Each year, the employer uses a specific measurement period to look at all FT, PT and those variable hour new hires that have completed one unique measurement period. This part of the report would be used during the administrative period to determine eligibility for benefits going into the next stability period.

Client ID: 1016

Client: Acme16

Report Generated on: 6/10/2013 5:13:34 PM

ACA FULL TIME LOOK-BACK REPORT

FOR APPLICABLE LARGE EMPLOYERS

Acme16

From Date: 6/11/2012

To Date: 6/10/2013

Ongoing Employees

Employees included in this section have been employed for at least one complete standard measurement period.

Employee Name	Emp ID	Work State	Pay Type	Hire Date	Age	Age Alert	ACA Status				
							Current ACA Status	Average Hours	Total Hours	Look-Back Period Status	Change Required
Ralph C Abernathy	102	OH	Hourly	3/10/1997	37		Full Time	345.89	17,640.20	Full Time	
John T Able	110	OH	Hourly	5/1/2000	50		Unknown	24.35	1,242.00	Part Time	
Mark T Able	101	MI	Salary	5/1/2000	54		Unknown	33.33	1,700.00	Full Time	Yes, Offer Health Benefits
Susan M Anderson	114	MI	Salary	3/4/2012	54		Full Time	40.82	2,081.70	Full Time	
Elliott Bailey	105	OH	Hourly	6/8/2005	49		Unknown	6.49	331.00	Part Time	
John Doe	111	MI	Salary	2/22/2005	28		Unknown	32.16	1,640.00	Full Time	Yes, Offer Health Benefits
Ryan Doe	108	MI	Salary	2/22/2005	28		Unknown	32.16	1,640.00	Full Time	Yes, Offer Health Benefits
Nathan Lane	115	MI	Hourly	3/4/2012	55		Full Time	7.06	360.00	Part Time	Yes, COBRA Event/Reduction of Hours
Mark Lindroth	116	MI	Salary	4/30/2012		Missing Birth Date	Unknown	32.16	1,640.00	Full Time	Yes, Offer Health Benefits
Quinn J Miller JR	106	OH	Hourly	8/10/1998	59		Unknown	7.06	360.00	Part Time	
Jason E Smith	107	OH	Hourly	11/17/1997		Missing Birth Date	Unknown	7.06	360.00	Part Time	
Mark W. Smith	113	MI	Salary	3/4/2012	54		Full Time	32.16	1,640.00	Full Time	
James Terrone	109	MI	Salary	7/7/2008	53		Unknown	32.17	1,640.80	Full Time	Yes, Offer Health Benefits
Denise L Vicanno	103	MI	Salary	4/16/2001	61		Unknown	32.16	1,640.00	Full Time	Yes, Offer Health Benefits
David Williams	104	OH	Hourly	6/4/2007	28		Unknown	6.10	311.00	Part Time	

Full-Time ACA: Employed an average of at least 30 hours of service per week or the equivalent of 130 hours of service in a calendar month if applicable large employer applies this equivalency rule on a reasonable and consistent basis. An hour of service includes hours where the employee is entitled to payment during which no duties are performed due to vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty or leave of absence.

COBRA Event/Reduction of Hours: Because employee will lose benefit coverage at the start of the next stability period due to a reduction of hours, you must change the ACA status in iSolved and offer COBRA.

Offer Health Benefits: Because employee has changed from part-time to full-time status, you must change the ACA status and offer health benefits at the start of the next stability period.

Incomplete: Employee has not worked during the complete portion of the initial measurement period. Current status should continue.

Under 26: Employee is currently under the age of 26 and may qualify for coverage under a parent's health plan.

Over 65: Employee is currently over the age of 65 and may qualify for Medicare benefits. However, an employer may not force or coerce an employee to elect Medicare, and employment-based coverage will be primary to Medicare under the Medicare Secondary Payer Rules.

Missing Birth Date: Unable to assess options due to incomplete data. Employee birth date needs to be entered.

This part of the report would be used to keep an eye on the new hire variable hour employees during their unique measurement period and also at the end of the period to determine whether or not they are now FT or PT.

Client ID: 1016	ACA FULL TIME LOOK-BACK REPORT FOR APPLICABLE LARGE EMPLOYERS	From Date: 6/11/2012
Client: Acme16		To Date: 6/10/2013
Report Generated on: 6/10/2013 5:13:34 PM	Acme16	

### New Employees

Employees included in this section have been employed for less than one complete standard measurement period. New employees that are hired for full-time work must be offered health coverage.

Employee Name	Emp ID	Work State	Pay Type	Hire Date	Age	Age Alert	ACA Status			
							Current ACA Status	Average Hours	Total Hours	Look-Back Period Status
Emily A Dickinson	120	MI	Salary	10/11/2012		Missing Birth Date	Unknown	42.35	2,160.08	Incomplete
Jane Doe	122	MI	Hourly	1/30/2013		Missing Birth Date	Full Time	3.14	160.00	Part Time
Greg Fields	119	MI	Hourly	9/4/2012		Missing Birth Date	Unknown	6.27	320.00	Incomplete
Joe Greene	121	MI	Hourly	10/13/2012	53		Full Time	8.08	412.00	Part Time
Freddie Mercury	123	GU	Hourly	2/6/2013		Missing Birth Date	Unknown	3.14	160.00	Incomplete
Don Rickles	118	MI	Hourly	8/30/2012		Missing Birth Date	Full Time	7.33	374.00	Part Time

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**COBRA Event/Reduction of Hours:** Because employee will lose benefit coverage at the start of the next stability period due to a reduction of hours, you must change the ACA status in iSolved and offer COBRA.

**Offer Health Benefits:** Because employee has changed from part-time to full-time status, you must change the ACA status and offer health benefits at the start of the next stability period.

**Incomplete:** Employee has not worked during the complete portion of the initial measurement period. Current status should continue.

**Under 26:** Employee is currently under the age of 26 and may qualify for coverage under a parent's health plan.

**Over 65:** Employee is currently over the age of 65 and may qualify for Medicare benefits. However, an employer may not force or coerce an employee to elect Medicare, and employment-based coverage will be primary to Medicare under the Medicare Secondary Payer Rules.

**Missing Birth Date:** Unable to assess options due to incomplete data. Employee birth date needs to be entered.

# ACA Affordable Coverage Determination Report

The ACA Affordable Coverage Determination Report enables employers to determine whether minimum essential coverage is affordable for each full-time employee, based on the currently prescribed safe harbor methods. Failure to provide affordable coverage could result in an assessable payment (i.e., pay or pay penalty).

This sample report was used to evaluate affordability using the current plan and rate of pay.

Client ID: 1023

Client: Acme23

Report Generated on: 10/23/2013 11:12:52 AM

ACA AFFORDABLE COVERAGE DETERMINATION REPORT

As of Date: 10/1/2013

Affordable Safe Harbor Determination Method: Annualized Rate of Pay

This report includes all Full Time or ACA Full Time active employees.

Employee Name	Employee Number	Benefit Plan Lowest Cost Option	Annual EE Cost Of Benefit	Annualized Rate of Pay	Benefit %	Compliance Exception	Annual Increase in Wage To Comply	Annual Reduction in Cost To Comply	Monthly Reduction in Cost To Comply
Mark Robert Abernathy	102	Aetna Dental: EE Only	189.60	54,736.24	0.35 %		0.00	0.00	0.00
Mark Robert Able	101	Aetna Dental: EE Only	189.60	130,000.00	0.15 %		0.00	0.00	0.00
Mark T Baker	3	Aetna Dental: EE Only	189.60	60,000.00	0.32 %		0.00	0.00	0.00
Dawn Bilski	461	Aetna Dental: EE Only	189.60	16,640.00	1.14 %		0.00	0.00	0.00
Chef BoyArdee	122	Aetna Dental: EE Only	189.60	0.00	0.00 %		0.00	0.00	0.00
Donna Dodd	453	Aetna Dental: EE Only	189.60	50,000.08	0.38 %		0.00	0.00	0.00
Ryan Doe	108	Aetna Dental: EE Only	189.60	208,052.00	0.09 %		0.00	0.00	0.00
test employeeedm	460	Aetna Dental: EE Only	189.60	27,040.00	0.70 %		0.00	0.00	0.00
Bob Jones	465	Aetna Dental: EE Only	189.60	0.00	0.00 %		0.00	0.00	0.00
Andrew Putterman	463	Aetna Dental: EE Only	189.60	416,000.00	0.05 %		0.00	0.00	0.00
Jessica Simpson	1	Aetna Dental: EE Only	189.60	39,999.84	0.47 %		0.00	0.00	0.00
Nancy Smith	432	Aetna Dental: EE Only	189.60	35,000.16	0.54 %		0.00	0.00	0.00
Kathy Swick	128	Aetna Dental: EE Only	189.60	0.00	0.00 %		0.00	0.00	0.00
Vickie Vacation	455	Aetna Dental: EE Only	189.60	20,800.00	0.91 %		0.00	0.00	0.00
Joe Young	464	Aetna Dental: EE Only	189.60	249,999.88	0.08 %		0.00	0.00	0.00
* Estimated Wages (Hired mid-year)			Number of employees above affordable threshold:			0	0.00	0.00	0.00

Total Increase in Wages to Comply:

Total Reduction in Employee Benefit Cost to Comply:

Potential Maximum Penalty for Non-Compliance:

Annual

Monthly

0.00

0.00

0.00

This Affordability Report is a projection tool for use by both the broker and the employer. The report allows an employee contribution to be entered based upon new plan year expectations and does the calculation using the prior year's W-2. For example, you would enter an amount of \$5,000, which is what the insurer is estimating as employee only cost, and the system uses the prior year's W-2 to calculate whether the plan you're considering is affordable.

<b>Client ID:</b> 1023	<b>ACA AFFORDABLE COVERAGE DETERMINATION REPORT</b>	<b>As of Date:</b> 10/1/2013
<b>Client:</b> Acme23	Acme23	
Report Generated on: 10/23/2013 11:14:54 AM		

### Affordable Safe Harbor Determination Method: Prior Year W-2 Wage

This report includes all Full Time or ACA Full Time active employees.

Employee Name	Employee Number	Benefit Plan Lowest Cost Option	Annual EE Cost Of Benefit	Prior Year W-2 Wage	Compliance		Annual	Monthly
					Benefit %	Exception	Reduction in Cost To Comply	Reduction in Cost To Comply
Mark Robert Abernathy	102	Projected Annual Employee Cost	5,000.00	22,822.22	21.91 %	Exceeds 9.5%	2,831.89	235.99
Mark Robert Able	101	Projected Annual Employee Cost	5,000.00	72,216.25	6.92 %		0.00	0.00
Mark T Baker	3	Projected Annual Employee Cost	5,000.00	5,000.00	100.00 %	Exceeds 9.5%	4,525.00	377.08
Dawn Bilski	461	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Chef BoyArdee	122	Projected Annual Employee Cost	5,000.00	150.00	3,333.33 %	Exceeds 9.5%	4,985.75	415.48
Donna Dodd	453	Projected Annual Employee Cost	5,000.00	6,730.78	74.29 %	Exceeds 9.5%	4,360.58	363.38
Ryan Doe	108	Projected Annual Employee Cost	5,000.00	147,076.76	3.40 %		0.00	0.00
test employeeedm	460	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Bob Jones	465	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Andrew Puttlerman	463	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Jessica Simpson	1	Projected Annual Employee Cost	5,000.00	3,333.32	150.00 %	Exceeds 9.5%	4,683.33	390.28
Nancy Smith	432	Projected Annual Employee Cost	5,000.00	9,175.63	54.49 %	Exceeds 9.5%	4,128.32	344.03
Kathy Swick	128	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Vickie Vacation	455	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
Joe Young	464	Projected Annual Employee Cost	5,000.00	0.00	0.00 %		0.00	0.00
* Estimated Wages (Hired mid-year)			Number of employees above affordable threshold:		6		25,514.86	2,126.24

	Annual	Monthly
<b>Total Reduction in Employee Benefit Cost to Comply:</b>	<b>25,514.86</b>	<b>2,126.24</b>
<b>Potential Maximum Penalty for Non-Compliance:</b>	<b>18,000.00</b>	

**IMPORTANT NOTE:** This report assesses your group health plan's affordability based on most recently available W-2 box 1 wages and the employee-only lowest cost option and is therefore only an estimate. The true test of affordability will occur during the applicable tax year when the rates of pay and employee-only lowest cost option may be different.

\* Total Reduction in Employee Benefit Cost to Comply: This number represents the total amount of annual decrease in employee benefit cost to bring every full-time employee under the 9.5 percent affordability threshold if the rate of pay remained the same.

\* Potential Maximum Penalty for Non-Compliance: This number represents the total amount of tax penalty an employer would pay if every full-time employee above the 9.5 percent threshold obtained subsidized coverage through the Health Insurance Marketplace (Exchange) for all 12 months of the applicable tax year.

iSolved reports will continue to be enhanced and changed to meet changing ACA regulations and employer needs.

