



# ACA Compliance Checklist

*Are you ACA Ready? Use this self-audit tool to check understanding of your company's ACA compliance requirements, and potential penalties.*



## Plan Design

- Have you reviewed your plans grandfathered status?
- Does your health plan's out-of-pocket maximum for essential health benefits comply with cost sharing limits?
- Does your plan comply with the ban on lifetime or annual maximums?
- Is your health FSA's pre-tax contribution limit compliant with IRS guidelines?
- Have you determined whether your health plan is subject to reinsurance fees?
- Have you analyzed your obligations for HIPAA certification?
- Does your plan cover preventive care with no participant cost-sharing?
- Does your waiting period comply with the 90-day maximum rule?
- Do you offer dependent coverage to age 26?
- Have you reviewed your health care coverage cost data to determine potential Cadillac tax implications?



## Required Notices and Filings

- Have you determined which reporting and notification requirements apply to you and your health plans?**
- Summary of Benefits and Coverage (SBC) and Uniform Glossary
  - Notice Regarding Availability of Health Insurance Exchanges
  - Advance Notification of Certain Benefit Changes
  - Notice of Rescission of Coverage
  - Disclosure of Grandfather Status
  - Notice of Patient Protections
  - Notices Related to Benefit Claims
  - PCORI Fees
  - W-2 Reporting on the Cost of Benefits
  - 6055/6056 Reporting



## Employer Shared Responsibility

- ALEs—with 50 or more full-time equivalent employees:**
- Have you correctly determined your ALE (applicable large employer) status for 2015?
  - Are your hourly eligibility requirements compliant with the ACA's definition of full-time?
  - Do you use an IRS approved method to determine if a variable hour employee is entitled to coverage?
  - Have you offered Minimum Essential Coverage (MEC) to at least 95 percent of eligible employees and their dependents?
  - Do you offer an affordable plan option with a minimum actuarial value of at least 60 percent?
  - Do you have a plan in place to populate and file 1094-C & 1095-C forms for §6056 Health Insurance Coverage Reporting?