

## 2018 ACA Reporting Draft Forms Now Available

The IRS released **draft** 2018 forms for Affordable Care Act (ACA) reporting under Internal Revenue Code (Code) Sections 6055 and 6056. Draft instructions for 2018 have not yet been released.

The 2018 draft forms are substantially similar to the final 2017 versions. However, the revised version of the Form 1095-C clarifies that the “Plan Start Month” box in Part II will remain optional for 2018. The IRS previously indicated that this box may have been mandatory for the 2018 Form 1095-C.

Keep in mind that the 2018 draft instructions for these forms may include additional changes or clarifications, once released. Also, the IRS may make

additional changes to these forms before releasing final 2018 versions.

### What You Need to Do

Employers should become familiar with these forms for reporting for the 2018 calendar year. However, these forms are **draft versions only**, and should not be filed with the IRS or relied upon for filing.

- **2018 draft Forms [1094-C](#) and [1095-C](#)** were released July 11, 2018, and will be used by applicable large employers (ALEs) to report under Section 6056, as well as for combined Section 6055 and 6056 reporting by ALEs who sponsor self-insured plans.
- **2018 draft Forms [1094-B](#) and [1095-B](#)** were also released in July 2018, and will be used by entities reporting under Section 6055, including self-insured plan sponsors that are not ALEs.

### More Information

Please contact Baldwin Krystyn Sherman Partners for more information on reporting under Code Sections 6055 and 6056.

## DID YOU KNOW?

Disease management programs can help manage rising health care costs. In fact, a [study](#) by the RAND Corporation found that these programs result in an 87 percent savings.

Employers surveyed saw specific savings of \$136 per member per month and a 30 percent decrease in hospital admissions from employees who participated in these types of programs.

## Two HSA Bills Passed by the House

The House of Representatives passed two bills that have the potential to transform how health savings accounts (HSAs) are used. Despite passing in the House, the two bills need to be passed by the Senate in order for them to become laws.

### What do the two bills propose?

[H.R. 6199](#) (Restoring Access to Medication and Modernizing Health Savings Accounts Act), in addition to other changes, would reverse the ACA’s prohibition on using HSAs on over-the-counter health expenses.

[H.R. 6311](#) (Increasing Access to Lower Premium Plans and Expanding Health Savings Accounts Act), in addition to other changes, would allow certain individuals to use the ACA’s tax credit when buying low-premium Marketplace plans.

### More Information

Please contact us for more information on either of the bills.

