

ACA Reporting (Affordable Care Act) Codes for 1095-C Forms

Code Series 1 is used for **Offer of Coverage** Line 14 of Form 1095-C and addresses:

- Whether an individual was offered coverage
- What type of coverage was offered
- Which months that coverage was offered

Code	What does the code mean?	When should it be used?
1A	A Qualifying Offer was made by the employer to the employee, their spouse and dependents: Minimum Essential Coverage (MEC) with Minimum Value (MV) was made. The offer is affordable because it's < or = 9.5% of the single, mainland federal poverty line.	<ul style="list-style-type: none"> • Coverage was offered to the EE, their spouse and dependents • MEC was offered, providing MV • Coverage that was offered is considered affordable at the employee-only level
1B	Minimum Essential Coverage (MEC) was offered to the employee only and provides Minimum Value (MV).	<ul style="list-style-type: none"> • Coverage is only offered to the EE and not to their spouse or dependents.
1C	Minimum Essential Coverage (MEC) that provides Minimum Value (MV) was offered to the employee and their children.	<ul style="list-style-type: none"> • Coverage is only offered to the EE and their children, but not to their spouse.
1D	Minimum Essential Coverage (MEC) that provides Minimum Value (MV) was offered to the employee and their spouse.	<ul style="list-style-type: none"> • Coverage was only offered to the EE and their spouse, but not to their children.
1E	Minimum Essential Coverage (MEC) that meets Minimum Value (MV) is offered to the employee, spouse and children.	<ul style="list-style-type: none"> • The only difference between this code and 1A is that the coverage may not be considered "affordable" or it is affordable based on a safe harbor other than the financial poverty line.
1F	Minimum Essential Coverage (MEC) is offered to the EE or EE + spouse and/or dependents but the coverage does not provide Minimum Value (MV).	<ul style="list-style-type: none"> • The coverage offered does not meet the MV threshold.
1G	Self-insured coverage was offered to an individual who is not full time at any point in the year.	<ul style="list-style-type: none"> • A self-insured plan is offered • Non-full time individuals are eligible for the plan • The EE was enrolled in the plan at some point in the year • Not employed during calendar year
1H	No offer of coverage was made (or one was made, but it did not meet MEC threshold for the EE).	<ul style="list-style-type: none"> • The EE was not yet hired • The EE was in a limited-assessment period • The EE was otherwise ineligible for coverage • The offer of coverage was not MEC • The offer of coverage was not for an entire month • The EE terminated and was offered COBRA
1J	Minimum Essential Coverage (MEC) that provides Minimum Value (MV) was offered to the employee and their spouse. AND Coverage conditionally offered to Spouse (not Dependents).	<ul style="list-style-type: none"> • Conditionally offered to spouse. • Coverage was <u>not</u> offered to dependent(s).
1K	Minimum Essential Coverage (MEC) that provides Minimum Value (MV) was offered to the employee, their spouse and children. AND Coverage conditionally offered to Spouse.	<ul style="list-style-type: none"> • Conditionally offered to spouse. • Coverage was offered to dependent(s).

Code Series 2 is used for **Safe Harbor** Line 16 for Form 1095-C and address:

- Whether the individual was employed and, if so, whether he or she was full-time or part-time
- Whether the employee was enrolled in coverage
- Whether the employer is eligible for transition relief as an employer with a non-calendar year plan or as a contributor to a union health plan
- Whether coverage was affordable and, if so, based on which IRS safe harbor

Code	What does the code mean?	When should it be used?
2A	The EE was not employed during this month	<ul style="list-style-type: none"> • The EE had not yet been hired • The EE was no longer employed
2B	The EE was no full-time (FT) during this month	<ul style="list-style-type: none"> • The EE was part-time • The EE was seasonal or variable hour worker • The EE is in a measurement period and FT status has not yet been established
2C	The EE has accepted and enrolled in the coverage offered	<ul style="list-style-type: none"> • The EE is enrolled in coverage offered by the employer
2D	The EE was in a Limited non-assessment period (LNAP) for this month	<ul style="list-style-type: none"> • The EE is in a waiting period under the look-back measurement period • The EE is in the first calendar month of their employment and did not start on the 1st day of the month • The employer is in their first year as an applicable large employer (ALE) • The EE has a status change during their initial look-back measurement period
2E	The employer is eligible for the multi-employer interim relief rule	<ul style="list-style-type: none"> • Some portion of the workplace is eligible for a multi-employer (union) plan • The employer makes an ongoing contribution to the plan on behalf of union EEs
2F	The coverage offered is affordable based on the Form W-2 safe harbor	<ul style="list-style-type: none"> • Coverage is considered affordable for this EE based on the W-2 safe harbor method • The W-2 safe harbor was used for every month that the EE was offered coverage
2G	The coverage offered is affordable based on the Federal Poverty Line safe harbor	<ul style="list-style-type: none"> • Coverage is considered affordable for this EE based on the federal poverty line safe harbor method
2H	The coverage offered is affordable based on the Rate of Pay safe harbor	<ul style="list-style-type: none"> • Coverage is considered affordable for this EE based on the rate of pay safe harbor method