

ACA Frequently Asked Questions



The Affordable Care Act (ACA) compliance and reporting requirements have most employers, CFOs, and HR managers continuously growing concerned.

AlphaStaff is here to help!

Need answers to certain ACA guidelines? Take a look at this list of references.

1. How do I determine if I am an Applicable Large Employer (ALE)?

<https://www.irs.gov/Affordable-Care-Act/Employers/Determining-if-an-Employer-is-an-Applicable-Large-Employer>

2. What timeframe do I use to make this determination?

The formula used to determine ALE status is to be applied to the prior calendar year.

3. How do I determine who is eligible for coverage?

<https://www.irs.gov/Affordable-Care-Act/Employers/Identifying-Full-time-Employees>

4. How do I determine if I am a controlled group?

Clients should speak with their accountant or legal counsel to determine controlled group status.

<https://www.irs.gov/Affordable-Care-Act/Employers>

5. How do I determine affordability? https://www.irs.gov/irb/2014-9_IRB/ar05.html#d0e906

6. What are the reporting requirements?

<https://www.irs.gov/Affordable-Care-Act/Employers/Information-Reporting-by-Applicable-Large-Employers>

7. What are the penalties if I do not comply?

<https://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions>

8. How do Seasonal Workers affect me?

<https://www.irs.gov/Affordable-Care-Act/Employers/ACA-and-Employers-How-Seasonal-Workers-Affect-Your-ALE-Status>

9. What information do you need to assist me?

If needed, AlphaStaff will provide a template to collect the historic data needed to enable us to:

- Determine if an employer is an ALE
- Track employee eligibility for coverage for groups determined to be an ALE
- Satisfy reporting requirements for groups determined to be an ALE The template will require information such as:
 - Employee hours worked by month
 - Employee rate of pay
 - Cost of Employee Only coverage
 - Offer code
 - Safe Harbor code

10. Information Center for ALE's:

<https://www.irs.gov/Affordable-Care-Act/Employers/ACA-Information-Center-for-Applicable-Large-Employers-ALEs>