



TRIO Payroll Affordable Care Act Processing

TRIO Payroll has the ability to track information and print the forms necessary for ACA reporting to the Federal Government. This document provides guidance on how to enter and or import this information into TRIO as well as print the physical forms and create the file needed to file electronically.

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ACA Plan Setup

In order to setup the employee's in the system it will be necessary to setup the plans offered by your organization. To do this:

1. From the Payroll Main menu, select **6. Table and File Setups > I. ACA Coverage Setup**. This will open the screen shown below.

2. To add a new plan, select **New** in the **Coverage Plan** drop-down listing, and enter all of the information for that plan and provider.
3. If this plan requires form 1095-B in place of form 1095-C, make sure that the **Use 1095-B** box is checked.
4. Once all of the information has been entered, press **F11** to save or **F12** to save and exit the screen.

Employee Coverage Entry

Before TRIO can print the ACA forms or create the electronic file, the employee's insurance information must be entered into the system. To do this:

1. From the Payroll Main menu, select **1. Employee File Updates > A. Employee Health Care**.
2. Select the employee to enter / update information for by double-clicking on their name. This will open the **Employee Health Care** screen (shown below)

Employee 120		BENJAMEN L CLAIRMONT												
<input type="checkbox"/> Coverage Declined	Origin of Policy	Plan												
	B. Employer-sponsored coverage	None												
Section II		All 12 Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Box 14		1A	1A	1A	1A	1A	1A	1A	1A	1A	1A	1A	1A	1A
Box 15		567	567	567	567	567	567	567	567	567	567	567	567	567
Box 16		2B	2B	2B	2B	2B	2B	2B	2B	2B	2B	2B	2B	2B

3. In this section of the screen:
 - a. If the employee has declined coverage for the entire plan year, check the **Coverage Declined** box.
 - b. Select the appropriate code in the **Origin of Policy** field.
 - c. Choose the appropriate plan in the **Plan** field. The drop-down listing will show all of the plans created in the [ACA Plan Setup](#) section of this document.
 - d. Select the appropriate coverage type codes in the monthly **Box 14** fields. Selecting the code in the **All 12 Months** if the same code applies to all 12 months of the reporting year. This will populate all of the other month fields with the same code. If different codes are needed for different months, leave the **All 12 Months** field blank and select the appropriate codes in each month field separately.
****Note – See the [1095-C Line 14 Codes](#) section of this document for a listing of these codes and their descriptions as published by the IRS.**
 - e. Enter the employee's share of the lowest-cost monthly premium for self-only minimum essential coverage providing minimum value offered by your organization to your employees into the **Box 15** fields. Enter this amount in the **All 12 Months** field if the same value applies to all 12 months of the reporting year. If the same value does not apply to all 12 months, leave the **All 12 Months** field blank and enter the appropriate amounts in each month field separately.
 - f. Select the appropriate safe harbor codes in the **Box 16** section of the screen. Selecting the code in the **All 12 Months** if the same code applies to all 12 months of the reporting year. This will populate all of the other month fields with the same code. If different codes are needed for different months, leave the **All 12 Months** field blank and select the appropriate codes in each month field separately.
****Note – See the [1095-C Line 16 Codes](#) section of this document for a listing of these codes and their descriptions as published by the IRS.**
4. Once all of the employee codes and information has been selected / entered press **F12** to save and exit.

Covered Individual Entry

If entering the employee's covered individuals manually, do the following:

1. From the Payroll Main menu, select **1. Employee File Updates > A. Employee Health Care**.
2. Select the employee to enter / update information for by double-clicking on their name. This will open the **Employee Health Care** screen (shown below)

First Name	Middle Name	Last Name	Sfx	SSN	DOB	All 12	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
KAHLI	E	CLAIRMONT		987-65-432	11/14/200	<input checked="" type="checkbox"/>												

3. In this section of the screen, click on the row of column headers and press the **Insert** key on the keyboard to add a new covered individual.
4. On the line that appears, enter the covered individual's identifying information and check the appropriate boxes to indicate which months the individual was covered. If the individual was covered for the entire reporting year, check the box under **All 12**. If the individual was not covered for all twelve months, leave the **All 12** box blank and check the appropriate months individually.
5. Repeat steps 3 and 4 for all covered individuals.
6. Once all of the covered individuals have been entered, press **F12** to save and exit.

Covered Individual Import

If your insurance provider has provided a file containing covered individual information, TRIO provides a way to import that information so that it will not need to be keyed in manually. To do this:

1. From the Payroll Main menu, select **1. Employee File Updates > B. Import Employee Health Care**. This will open the screen shown below.

Emp SSN	DOB	SSN	Last	First	Middle	Jan	Feb	Mar	Apr	May
123456789	11/14/2002	987654321	clairmont	kahli	e	True	True	True	True	True

2. To create a new format follow the steps below, otherwise, select the format to review / use from the **File Format** drop-down list and skip to step 3.
 - a. Enter a **Format Description** for this import so that it can be easily identified later
 - b. If the first row of the file contains column headings or field descriptions, check the box next to **First line is column headers or non-readable data**.
 - c. Choose which symbol is used as a **Separator** in the file. The import supports comma, pipe, semicolon and tab delimited files.
 - d. Select which piece of information is used as the **Employee Identifier** in the file; the employee's social security number or their TRIO employee number.
 - e. In the next section of the screen, choose the information that are included in the file in the order that it appears. As the fields are selected, they will appear in the preview section below.
 - f. Arranged the fields in the preview area by clicking on the field names and dragging them to their appropriate location to match what appears in the file. For example, if in the image above, Last Name should appear after Middle Name, we would click on the column header **Last** and drag it to its correct place after the column header **Middle**.
 - g. Press **F11** to save the format settings.
3. Once the format has been selected or created, perform the following to import the information into TRIO.
 - a. Choose the **Plan Year** being imported to.
 - b. Click **Browse** to locate the file from the insurer on your system.
 - c. Once the file has been selected, click **Preview** to view the contents of the file based on the format selected above. Review all of the fields in the preview area, spot checking

several rows to ensure the validity of the data. If any information appears in the wrong place, Date of Birth is appearing in the SSN field for example, go back to step 2-C above and review all of the settings to make sure they match the file layout. Repeat this step as many times as needed to make sure that the information imports correctly.

****Once the information has been imported, there is no way to un-import or purge it from the system.**

- d. When satisfied that the information is correct in the preview area, click the **Import** button to import the data into TRIO.

Printing 1095-Bs

1. From the Payroll Main menu, select **3. Calendar End of Year > Health Care Filing**.
2. If there are any 1095-B forms to print, select **Print 1095-Bs**.

	Vertical	Horizontal
IRS	0	0
Employee	0	0

3. On the screen that opens, shown above, choose which copies of the forms are being printed; Employee or IRS.
4. If printing the Employee copy, choose which form style is being used. TRIO supports both a landscape style form from the IRS as well as a portrait style form which folds neatly for a windowed envelope.
5. Press **F12** to generate a print preview of the forms to be printed. You may also select **File > Print Test** to print a test form which has no organization specific information which can be used for the sole purpose of checking the alignment of the printer.
6. From the print preview screen, choose to print just one page to test the alignment of your printer.
7. If the alignment is good, print the rest of the forms. If the alignment is not good, close the print preview and make adjustments in the Alignment Adjustment section of the screen.
 - Positive adjustments move the print down and right, negative adjustments move the print up and to the left.
 - Vertical adjustments are made in lines. An adjustment of **.1** would move the print down on the page a tenth of a line.
 - Horizontal adjustments are made in characters. An adjustment of **-.5** would move the print half a character to the left.
8. Once the adjustments have been entered, start back at step five and repeat until the forms print correctly.

Printing 1094-B

1. From the Payroll Main menu, select **3. Calendar End of Year > Health Care Filing**.
2. If there were any 1095-Bs printed, select **3. Print 1094-B**.

Filer's Name	<input type="text" value="Town of TRIOville"/>
EIN	<input type="text" value="123456789"/>
Contact Name	<input type="text" value="Ben Clairmont"/>
Contact Phone	<input type="text" value="888-942-6222"/>
Address	<input type="text" value="56 Banair Road"/>
City	<input type="text" value="Bangor"/>
State	<input type="text" value="ME"/>
Postal Code	<input type="text" value="04401"/>
Total Submissions	<input type="text" value="123"/>

Alignment Adjustment

Vertical	<input type="text" value=".5"/>	Horizontal	<input type="text" value="-.1"/>
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3. On the screen that opens, shown above, enter all of the organization's filing information and the total number of 1095-B forms being submitted to the IRS.
4. Select **File > Print** to generate a print preview of the form to be printed. You may also select **File > Print Test** to print a test form which has no organization specific information which can be used for the sole purpose of checking the alignment of the printer.
5. Print a copy of the form and check the alignment.
6. If the alignment is not good, close the print preview and make adjustments in the Alignment Adjustment section of the screen.
 - Positive adjustments move the print down and right, negative adjustments move the print up and to the left.
 - Vertical adjustments are made in lines. An adjustment of **.1** would move the print down on the page a tenth of a line.
 - Horizontal adjustments are made in characters. An adjustment of **-.5** would move the print half a character to the left.
7. Once the adjustments have been entered, start back at step four and repeat until the form prints correctly.

Printing 1095-Cs

1. From the Payroll Main menu, select **3. Calendar End of Year > Health Care Filing**.
2. If there are any 1095-C forms to print, select **4. Print 1095-Cs**.

	Vertical	Horizontal
IRS	0	0
Employee	0	0

3. On the screen that opens, shown above, choose which copies of the forms are being printed; Employee or IRS.
4. If printing the Employee copy, choose which form style is being used. TRIO supports both a landscape style form from the IRS as well as a portrait style form which folds neatly for a windowed envelope.
5. Press **F12** to generate a print preview of the forms to be printed. You may also select **File > Print Test** to print a test form which has no organization specific information which can be used for the sole purpose of checking the alignment of the printer.
6. From the print preview screen, choose to print just one page to test the alignment of your printer.
7. If the alignment is good, print the rest of the forms. If the alignment is not good, close the print preview and make adjustments in the Alignment Adjustment section of the screen.
 - Positive adjustments move the print down and right, negative adjustments move the print up and to the left.
 - Vertical adjustments are made in lines. An adjustment of **.1** would move the print down on the page a tenth of a line.
 - Horizontal adjustments are made in characters. An adjustment of **-.5** would move the print half a character to the left.
8. Once the adjustments have been entered, start back at step five and repeat until the forms print correctly.
9. After printing all of the forms, close the print preview screen to continue. At this point a message will appear asking if the count of the number of 1095-C forms should be updated on the 1094-C. Selecting **Yes** will update the figure with the number of 1095-C forms which were just printed. Selecting **No** will leave the number last entered into the program.

Printing 1094-C

1. From the Payroll Main menu, select **3. Calendar End of Year > Health Care Filing**.
2. If there were any 1095-C forms printed, select **5. Print 1094-C**.

3. On the screen that opens, shown above, enter your organization’s filing information.
4. Enter the number of 1095-C forms being filed with this 1094-C.
5. Check the ***This is the authoritative transmittal*** box if this is the authoritative transmittal.
6. Enter the total number of 1095-C forms being filed for your organization.
7. Check the ***Member of an Aggregated ALE Group*** box if your organization is part of an aggregated ALE group.
8. Check all of the applicable ***Certifications of Eligibility*** for your organization.
9. Click the ***Monthly Information*** button to open the screen below.

	Minimum Coverage Offer	Full Time Count	Total Employees	Aggregated Group	4980H Transition Relief
All 12	<input type="checkbox"/>			<input type="checkbox"/>	
Jan	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Feb	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Mar	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Apr	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
May	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Jun	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Jul	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Aug	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Sep	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Oct	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Nov	<input type="checkbox"/>	0	0	<input type="checkbox"/>	
Dec	<input type="checkbox"/>	0	0	<input type="checkbox"/>	

10. On this screen:
 - a. Select which months your organization had a ***Minimum Coverage Offer***
 - b. Enter the number of full time employees employed by your organization during the coverage period in the ***Full Time Count*** field.
 - c. Enter the total number of employees employed by your organization during the coverage period in the ***Total Employees*** field.
 - d. Select which months, if any, your organization was a member of an aggregated ALE group.

References

IRS Website – <https://www.irs.gov>

MMEHT Website – <http://www.mmeht.org>

Instructions for completing the 1094/1095-B

- <https://www.irs.gov/instructions/i109495b/ar01.html>
- <https://www.irs.gov/pub/irs-pdf/i109495b.pdf>

Instructions for completing the 1094/1095-C

- <https://www.irs.gov/instructions/i109495c/ar01.html>
- <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>

Calculating FTE

**** The paragraph below was copied from the Maine Municipal Employee Health Trust’s memo on counting employees. For more information please view the full memo here:**

<http://www.mmeht.org/news/2014/Employer-Memo-18-The-Art-of-Counting-Your-Employees-2014.04.04.pdf>

“This is where you will look at all the employees who do not meet the definition of a “full-time employee” – in other words, anyone who works less than 30 hours per week. Calculate all of the “hours of service” for each of these employees for each month, and add all of the hours together. Then divide that total by 120. This will give you the number of full-time equivalent employees for that month.

So, for example, if you had 20 employees, each of whom worked 60 hours per month, that would total 1,200 hours of service. Divide that total (1,200) by 120, and you will find that you have 10 full-time equivalents.”

1095-C Line 14 Codes

****The codes and their descriptions below are copied from the IRS’s instructions for completing the 1095-C.**

1A. Qualifying Offer: Minimum essential coverage providing minimum value offered to full-time employee with employee contribution for self-only coverage equal to or less than 9.5% mainland single federal poverty line and at least minimum essential coverage offered to spouse and dependent(s).

Tip

This code may be used to report for specific months for which a Qualifying Offer was made, even if the employee did not receive a Qualifying Offer for all 12 months of the calendar year. However, an employer may not use the Alternative Furnishing Method for an employee who did not receive a Qualifying Offer for all 12 calendar months (except in cases in which the employer is eligible for and reports using the Alternative Furnishing Method for 2015 Qualifying Offer Method Transition Relief as described in these instructions).

1B. Minimum essential coverage providing minimum value offered to employee only.

1C. Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to dependent(s) (not spouse).

1D. Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to spouse (not dependent(s)).

1E. Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to dependent(s) and spouse.

1F. Minimum essential coverage NOT providing minimum value offered to employee; employee and spouse or dependent(s); or employee, spouse and dependents.

1G. Offer of coverage to employee who was not a full-time employee for any month of the calendar year (which may include one or more months in which the individual was not an employee) and who enrolled in self-insured coverage for one or more months of the calendar year.

1H. No offer of coverage (employee not offered any health coverage or employee offered coverage that is not minimum essential coverage, which may include one or more months in which the individual was not an employee).

1I. Qualifying Offer Transition Relief 2015: Employee (and spouse or dependents) received no offer of coverage; received an offer that is not a qualifying offer; or received a qualifying offer for less than 12 months.

1095-C Line 16 Codes

****The codes and their descriptions below are copied from the IRS's instructions for completing the 1095-C.**

2A. Employee not employed during the month. Enter code 2A if the employee was not employed on any day of the calendar month. Do not use code 2A for a month if the individual was an employee of the employer on any day of the calendar month. Do not use code 2A for the month during which an employee terminates employment with the employer.

2B. Employee not a full-time employee. Enter code 2B if the employee is not a full-time employee for the month and did not enroll in minimum essential coverage, if offered for the month. Enter code 2B also if the employee is a full-time employee for the month and whose offer of coverage (or coverage if the employee was enrolled) ended before the last day of the month solely because the employee terminated employment during the month (so that the offer of coverage or coverage would have continued if the employee had not terminated employment during the month). Also use this code for January 2015 if the employee was offered health coverage no later than the first day of the first payroll period that begins in January 2015 and the coverage offered was affordable for purposes of the employer shared responsibility provisions under section 4980H and provided minimum value.

2C. Employee enrolled in coverage offered. Enter code 2C for any month in which the employee enrolled in health coverage offered by the employer for each day of the month, regardless of whether any other code in Code Series 2 (other than code 2E) might also apply (for example, the code for a section 4980H affordability safe harbor). Do not enter 2C in line 16 if code 1G is entered in the All 12 Months Box in line 14 because the employee was not a full-time employee for any months of the calendar year. Do not enter code 2C in line 16 for any month in which a terminated employee is enrolled in COBRA continuation coverage (enter code 2A).

2D. Employee in a section 4980H(b) Limited Non-Assessment Period. Enter code 2D for any month during which an employee is in a Limited Non-Assessment Period for section 4980H(b). If an employee is in an initial measurement period, enter code 2D (employee in a section 4980H(b) Limited Non-Assessment Period) for the month, and not code 2B (employee not a full-time employee). For an employee in a section 4980H(b) Limited Non-Assessment Period for whom the employer is also eligible for the multiemployer interim rule relief for the month, enter code 2E (multiemployer interim rule relief) and not code 2D (employee in a Limited Non-Assessment Period).

2E. Multiemployer interim rule relief. Enter code 2E for any month for which the multiemployer arrangement interim guidance applies for that employee, regardless of whether any other code in Code Series 2 (including code 2C) might also apply. This relief is described under Offer of Health Coverage in the Definitions section of these instructions.

2F. Section 4980H affordability Form W-2 safe harbor. Enter code 2F if the employer used the section 4980H Form W-2 safe harbor to determine affordability for purposes of section 4980H(b) for this employee for the year. If an employer uses this safe harbor for an employee, it must be used for all months of the calendar year for which the employee is offered health coverage.

2G. Section 4980H affordability federal poverty line safe harbor. Enter code 2G if the employer used the section 4980H federal poverty line safe harbor to determine affordability for purposes of section 4980H(b) for this employee for any month(s).

2H. Section 4980H affordability rate of pay safe harbor. Enter code 2H if the employer used the section 4980H rate of pay safe harbor to determine affordability for purposes of section 4980H(b) for this employee for any month(s).