

FOCUSED EXPERT SOLUTIONS FOR STATE INDIVIDUAL MANDATES



MANDATES VARY. YOUR OBLIGATIONS REMAIN THE SAME.

The market has changed. With the removal of the Affordable Care Act's (ACA) individual mandate penalty, a number of states have stepped in to enact their own state-based individual mandate, and more states are preparing to do so. Many of these require individuals to carry their own individual health insurance, and require employers to report on health benefits offered to employees who reside in their state.

The requirements of these mandates can vary dramatically from one state to another, but if you have individuals who reside in these states, your task is to comply with each of them. Balancing these differing expectations can be difficult without the right partner. Fortunately, you can minimize your compliance risk with a single answer: **Health e(fx)**.

Several mandates, one common solution

Health e(fx)'s industry-leading compliance solution simplifies managing your ACA expectations as well as those surrounding state individual mandates.

Customized to fit your needs, Health e(fx) goes beyond simple reporting by allowing you to address state compliance issues before they become a problem. These services include multiple options for identifying employee residency, an easy way to manage corrections, and a dedicated account management team to support you along the way.

Health e(fx) was first to offer expanded reporting functionality which includes form generation and submissions for employers with individuals who reside in California, New Jersey, Rhode Island and Washington D.C. Health e(fx) continues to add new states that adopt individual coverage mandates as they occur.

HEALTH E(FX) HELPS YOU:

Make it easy

We remove the burden of state individual mandate requirements through a combined federal and state solution, while also providing an option for state-only filing.

Gain peace of mind

Have confidence that your state reporting is in the hands of the largest ACA technology provider trusted by top U.S. employers.

Quickly adapt to change

Our highly flexible system adapts to state and federal changes, so you stay compliant through change.

CAPABILITIES:



State configuration and setup



Form audit and approval



Employer filing and submission



Corrections process



State ledger reports



Dedicated account team

What do state individual mandates mean for your company?

If your company operates in numerous states, each new individual mandate enacted adds a new level of complexity and may increase penalty risk. Instead of complying with one individual mandate across the country, you will now be tasked with complying with each individual mandate as it applies to individuals in those states. This naturally increases the difficulty level of maintaining compliance, particularly if your company does not have a compliance and reporting technology solution that updates to handle different state form regulations. If this sounds like your company, don't delay; **penalties administered for non-compliance certainly won't.**

State	Requirements	Deadline
DC	Individual delivery: Form 1095	IRS furnishment deadline (March 2, 2022)
	State filing: Form 1094 and 1095 to The District's Office of Tax and Revenue	May 2, 2022
NJ	Individual delivery: Form 1095	March 2, 2022
	State filing: Form 1095 to the NJ Department of Treasury	March 31, 2022
CA	Individual delivery: Form 1095	January 31, 2022
	State filing: Form 1094 and 1095 to the CA Franchise Tax Board	March 31, 2022**
RI	Individual delivery: Form 1095	January 31, 2022
	State filing: Form 1095 to the RI Division of Taxation	March 31, 2022

*Above details are subject to change

**While the state filing deadline is March 31, 2022, California has indicated that penalties will not be assessed if filing occurs by May 31, 2022.

Use Health e(fx) to:

- Easily generate and submit forms required to meet state individual mandate requirements.
- Add new states to your system as more states adopt individual mandates.

Need a better way to manage the complexities of healthcare reform? We can help.

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