



American Payroll Association

Government Relations • Washington, DC

November 6, 2014

Stacey Becker
Director, Tax Forms & Publications
Internal Revenue Service
Room 6526
111 Constitution Avenue, NW
Washington, DC 20224

Re: Request for comments on Forms 1094-C and 1095-C

Dear Ms. Becker:

The American Payroll Association (APA) would like to thank the Service for the opportunity to provide comments concerning Form 1094-C, *Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns*, and 1095-C, *Employer-Provided Health Insurance Offer and Coverage*.

As the country's leading private-sector advocate for payroll and reporting information issues, we urge you to consider our comments and questions and the impact these new forms and reporting obligations will have on our more than 20,000 members and their employers.

Form 1094-C, *Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns*

- The Form has a "CORRECTED" box on the top, right corner, so employers will presumably have the ability to file a corrected form if needed. The instructions mention corrections on page 2 are reserved, but no further guidance is offered. Please provide guidance on when and how employers will make corrections to this form.

Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*

- Pages 4, 5, and 10 of the instructions refer to Publication 974 for information on the Premium Tax Credit. However, the publication is not listed on the IRS website. Please advise when this publication will be available.

- The Form has a “VOID and a “CORRECTED” box on the top, right corner, so employers will presumably have the ability to file a corrected form. The instructions mention corrections on page 2 are reserved, but no further guidance is offered. Please provide guidance on when a form should be marked void and when and how employers will make corrections to this form, including whether prior incorrect information will have to be reported on the corrected form somewhere, as in the case of Form W-2c. We hope this is not the case.
- Line 15 in Part II is where employers will report the employee share of the lowest cost monthly premium for self-only minimum value coverage. Several members have inquired about whether this amount is the same or different from the amount reported in Box 12, code DD (Employer-Sponsored Health Coverage) on Form W-2. Please indicate on the “Instructions for Recipient” page and the “Instructions for 1094-C and 1095-C” that the code DD amount is a separate reporting requirement and unrelated for these reporting purposes.
- Part III, column (b) is where employers are required to list the nine-digit SSN for each covered individual without dashes. Several members have asked if that number may be truncated to only show the last four digits. The instructions address this situation on page 3 under the heading “Furnishing Forms 1095-C to Employees.” However, since truncation is available on forms to employees but not to the IRS, please consider adding language directing employers to this guidance wherever line 8 is mentioned.

Again, we thank you for the opportunity to comment. Please feel free to contact us should you have any additional questions or wish to discuss these comments further.

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