



LOCAL GOVERNMENT HEALTH INSURANCE BOARD

PO Box 304900 • Montgomery, AL 36130-4900
201 South Union Street, Suite 200 • Montgomery, AL 36104
Phone: 334-263-8326 or 1-866-836-9137 • Fax: 334-517-9778
www.lghip.org

Roger Rendleman
Chairman

William L. Ashmore
CEO

December 4, 2015

MEMORANDUM

TO: Local Government Units

FROM: James J. Bradford, COO
Local Government Health Insurance Board

SUBJECT: ACA Reporting Data

Data regarding individuals covered by the Local Government Health Insurance Plan in 2015 necessary to comply with the reporting requirements of the Affordable Care Act will soon be available on the Local Government Health Insurance Board's website. The Board currently has partial year data (January 1, 2015 through November 12, 2015) that units can access beginning on December 11, 2015. Data for the entire year will be available on the Board's website beginning on January 14, 2016.

To access the 2015 data regarding covered individuals for your unit, go to www.lghip.org, and login in to myLGHIP. If your unit has not already set up an account under myLGHIP, an authorized representative of your unit can go to www.lghip.org and follow the instructions to set up a unit account. (Note: your myLGHIP account will actually be set up under mySEIB until the website terminology is changed in 2016.)

Once you log into myLGHIP (mySEIB), click on the "ACA Reporting" link under the LGHIP Payroll menu. Before you can access your 2015 data, an authorized representative of your unit must complete and sign a HIPAA Business Associate Agreement. After the Agreement is completed and signed, you may access your unit's coverage data.

A hard copy of the 2015 coverage data can be obtained by written request to the Board verifying that your unit does not have internet access.

Please contact me at 334-263-8405 should you have any questions or need further information about your unit's 2015 coverage data.



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Roger Rendleman
Chairman

William L. Ashmore
CEO

January 19, 2016

MEMORANDUM

TO: Local Government Units

FROM: James J. Bradford, COO *MB*
Local Government Health Insurance Board

SUBJECT: 2015 LGHIP Coverage Data

Data for the full year of 2015 regarding individuals covered by the Local Government Health Insurance Plan is now available on the Local Government Health Insurance Board's website. Refer to the December 4, 2015 memorandum from the Board on how to access this data. A hard copy of the 2015 coverage data can be obtained by written request to the Board verifying that your unit does not have internet access.

For security reasons the data available on the website does not provide the full Social Security Number of each member. To request the data with the full SSN of each member, you must submit a written request to the Board requesting that the data be sent to the unit's email address. Upon approval of the request, the data with the full SSN of each member will be sent to the unit via secure email.

The Board has received numerous questions from units regarding the reporting requirements under the Affordable Care Act (ACA) and whether or not they are required to submit forms 1094 & 1095 to the IRS and their employees. While in some cases general information can be provided, due to the Board's lack of specific information about a unit and its employees, and the liability related to submitting incorrect information on the IRS forms, the Board cannot respond to most of the questions posed. However, based upon our interpretation of the ACA, the local government units should be aware of the following:

- The Local Government Health Insurance Plan is a self-insured plan, not a fully-insured plan.
- Under the IRS guidelines if an employer is considered to be the sponsor of a self-insured health plan for its employees it would be required to comply with the IRS reporting requirements.
- Under the IRS guidelines, employers with less than 50 full-time employees that sponsor a self-insured health plan for its employees should use forms 1094-B and 1095-B to comply with the IRS reporting requirements.
- Under the IRS guidelines, employers with 50 or more full-time employees that sponsor a self-insured health plan for its employees should use forms 1094-C and 1095-C to comply with the IRS reporting requirements.

The Board will not submit the IRS forms for member units. The coverage data available on our website is provided to assist units in completing the IRS forms for submission to individuals and the IRS.

The deadline for providing the forms to individuals and the IRS has been extended (see IRS Notice 2016-4). Specifically, the due dates have been extended as follows:

- for furnishing to individuals the 2015 Form 1095-B, Health Coverage, and the 2015 Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, from February 1, 2016, to March 31, 2016, and
- for filing with the IRS the 2015 Form 1094-B, Transmittal of Health Coverage Information Returns, the 2015 Form 1095-B, Health Coverage, the 2015 Form 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns, and the 2015 Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, from February 29, 2016, to May 31, 2016, if not filing electronically, and from March 31, 2016, to June 30, 2016 if filing electronically.

The above points are offered for informational purposes only. Each unit will be responsible for complying with the ACA. Should you need assistance in order to comply with the ACA, the Board strongly suggests you seek legal counsel or guidance from healthcare experts.

Please contact me at 334-263-8405 should you have any questions or need further information about your unit's 2015 coverage data.