

**Automotive Aftermarket Association Southeast Health Fund  
Reporting Requirements of Non-ALE's Offering Fully Insured Health Coverage**

**Definitions:**

Non-ALE (applicable large employers) - Employers with less than 50 full-time employees (including full-time equivalent employees or FTE's).

Full-time employees – An employee who, for a calendar month, is employed an average of at least 30 hours of service per week with the employer or 130 hours in a calendar month.

Full-time equivalent employees (FTE's) – A combination of employees, each of whom individually is not treated as a full-time employee because he or she is not employed on average at least 30 hours per week with an employer, but who, in combination, are counted as the equivalent of a full-time employee solely for the purposes of determining whether the employer is an ALE.

Responsible individual – The person who, based on a relationship to the covered individuals, the primary name on the coverage, or some other circumstances, should receive the statement. (Example: an employee or former employee in the case of employer-sponsored coverage).

**Purpose of the Forms:**

Form 1094-B is used to transmit the Forms 1095-B to the IRS.

Form 1095-B is used to report certain information to the IRS and taxpayers about individuals who are covered by minimum essential coverage.

**Who must File:**

Every person that provides minimum essential coverage to an individual during a calendar year must file an information return reporting the coverage.

**What to File:**

Non-ALE's sponsoring fully-insured plans – Blue Cross files Forms 1094-B and 1095-B with the IRS and sends a copy of Form 1095-B to the member.

**When to File:**

If Blue Cross sends a copy of Form 1095-B to the employer instead of directly to the responsible individual, the employer must furnish the Form 1095-B to the person identified as the “responsible individual” on the form by March 2, 2023. (The due date for furnishing the 2022 Form 1095-B to individuals is March 2, 2023.)