



IS Health Insurance Plan **Fully Insured?**

NO
(It is self-insured)
Are you an ALE?

YES

NO

Report on
1095C/1094C
Complete all **3**
Sections on 1095C
(6055 & 6056
reporting)

Report on
1095B/1094B
(6055 reporting)*


YES
Are you an ALE?

YES

NO

Report on **1095C/1094C**
Complete Sections **1 & II**
only on 1095C
(6056 reporting)

No reporting required



Note: for an ALE who has COBRA participants or retirees on their health plans:

- If a participant was an employee at any time during the calendar year you are reporting, you **MUST** use the **1095C/1094C** forms.
- If participant was **NOT** an employee at any time during the calendar year and you are:
 - Fully insured – your carrier will provide the **1095B** to the participants and file the **1094B** with the IRS.
 - Self-insured – you have the option to use the **1095C/1094C** forms OR the **1095B/1094B** forms. Most self-insured employers will use the **1095C/1094C** for COBRA/retiree coverage for ease of administration (as they are already providing these forms to current employees.)