

ACA Implementation Timeline

Print out this ACA Implementation Timeline and keep in your office for easy reference. These are the deadlines and ACA provisions you need to know going into 2020.

2019-2022 Deadlines and Provision Dates

January 1, 2019 - Individual Mandate Repealed, Shared Responsibility for ALEs In Effect

The individual mandate is repealed, beginning with the 2019 reporting period for Federal taxes. However, some states are replacing the Federal individual mandate with state mandates.

Employers with more than 50 Full Time Equivalents employees measured over the prior calendar year still must offer Minimum Essential Coverage (MEC) and Minimum Value (MV) health plan that is affordable to its employees or face stiff penalties. There are safe harbors using W2 income, hourly wage rates, or federal poverty level for affordability calculations based on facts and circumstances of employee compensation.

January 31, 2020 - ACA Reporting Deadline

Deadline for employers to provide employees with information on health coverage offered. Based on history 30 day extensions are likely. Since federal individual mandate was repealed employees have nothing to do with these forms unless state mandates come into play.

February 28, 2020 - ACA Paper Reporting Deadline

Paper filing deadline for submitting all annual report forms to the IRS. Keep in mind the deadline for future years will be February 28th.

March 31, 2020 - ACA Electronic Reporting Deadline

Electronic filing deadline for submitting annual report forms to the IRS.

January 1, 2022 - Tax on High-Cost Insurance

This is a new tax delayed until 2022. Otherwise known as the “Cadillac Tax” applies to insurers of employer sponsored health plans that cost over \$10,200 for individual coverage or family plans that cost over \$27,500.