Managing Monthly Responsibilities

Affordable Care Act Management Solution (ACAMS)

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A note about Configurations and User Access:

Some of the screens may appear slightly different based on your solutions configurations and your level of user access.

1.0 Your Monthly Process

Send Monthly Files

Sending your files in a timely manner is the first step in completing your monthly responsibilities.

Check Data for Errors

Next, you will want to check your data for errors and make corrections, if needed.

Check for A and B Fines

After you've checked your data files for errors, it is advised you check your A and B fine risk. Take action to correct inconsistencies and/or make offers of coverage to prevent further risk.

Run Reports and Make Offers of Coverage

You are now ready to run your reports and make offers of coverage where needed.

2.0 Sending Monthly Files

Expected Monthly Files

Every month ACAMS expects to receive a set of employee files including, but not limited to:

- Employee Demographics
- Leave of Absence (LOA)
- Employee Benefit Transactions (EBT)
- Dependent Benefit Transactions (DBT)
- Payroll
- Non-Employee Demographics

How often are files sent?

The frequency of sending files was established during your implementation meetings and depends on your unique circumstances.

Importance of following Data Specifications and Formatting

Following the file formatting and specficiation given to you during implementation helps to reduce issues with delivery and importing files.

Unsure what files to send or how they should be formatted?

We understand and are here to help!

Reach out to your assigned Product Success Manager (PSM), if you have one, and/or Product Support for questions and assistance!

ACAMS Support

Hours of Operation: Monday - Friday from 8 a.m. - 8 p.m. EST

Phone: 888.833.3596

Email: customersupport@equifax.com

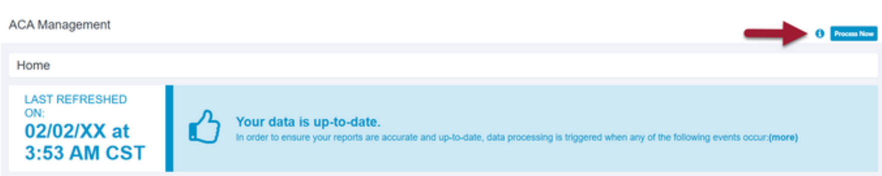
3.0 Check Data For Errors

Data Quality Dashboard

You can access the Data Quality Dashboard by selecting it from the left navigation menu.

From the Data Quality Dashboard, you can view the current status of data being processed, view the results of the latest data quality checks, review file validation test results (both new and historical), and view snapshots of your current data sets. Unlike the File Dashboard, which is intended to help design and validate sample data files, the Data Quality Dashboard allows users to validate historical and ongoing data.

Data Processing

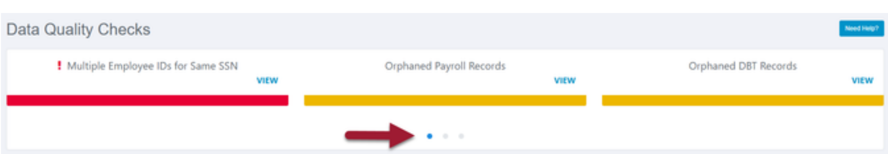


The banner at the top of the Data Quality Dashboard will display the last date and time that data was processed. ACAMS processes your data at regular intervals and in response to certain events, such as importing new data or updating configurations.

Process Now Button

Clicking the Process Now button will update the system to reflect any manual changes made within the application.

Data Quality Checks



Each time your data is refreshed, ACAMS will run a series of automated tests, called "Data Quality Checks," to identify potential issues within all data that has been successfully imported. After Data Quality Checks identifies a potential issue, a card describing the issue appears in the Data Quality Checks section. This section will display up to three cards at the same time. If more than three cards are available, click on the dots below the cards to advance through all of the available cards.

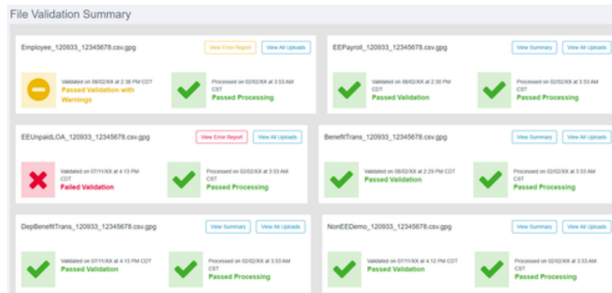
VIEW hyperlink

To see more information about a particular issue, click VIEW.

Below the cards, you will see an explanation of the issue and a list of each affected imported record.

3.1 Check Data For Errors

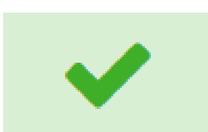
File Validation Summary



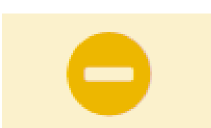
Your File Validation Summary should be checked every month. You can find this dashboard from the Data Quality Dashboard link on your left navigation menu. In some cases, you will see the File Validation Summary as a subtab (depending on your configurations).

When a new data file is imported, ACAMS will automatically perform File Validation testing on the contents of each record within the file to prevent the import of data that cannot be processed and alert users of potential issues with imported files. The File Validation section of the Data Quality Dashboard displays a card for each file type showing a summary of the File Validation test results for the most recently imported file.

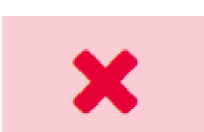
The File Validation cards display the name of the most recently imported file, the date and time the file was tested, and the overall result of the tests.



Passed Validation



Passed Validation with Warnings



Failed Validation

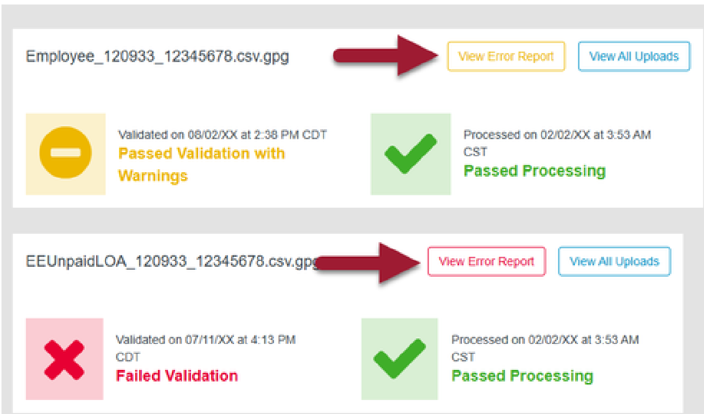
Possible results include:

- Passed Validation: All of the records within the file were successfully imported without any errors or warnings.
- Passed Validation with Warnings: All of the records within the file were successfully imported, but some potential discrepancies were identified. The affected record(s) should be reviewed to ensure that the data is accurate.
- Failed Validation: One or more records could not be successfully imported because at least one data value does not adhere to the platform's formatting specifications.
- Pending Processing: The imported file is still being processed. This status will update when validation testing is complete.

Images are examples and for information purposes only. They may vary across platforms and are subject to change.

3.2 Check Data For Errors

What to do if your data does not pass validation?



File Validation Cards

File Validation Summary cards with a status of “Passed Validation with Warnings” or “Failed Validation” will include a link to View Error Report.

Defining Errors

When a File Validation test identifies issues that prevent the record(s) in question from being successfully imported, these issues will be surfaced as “Errors” and will be displayed in red. To address these issues, correct the corresponding data to adhere to the platform’s formatting specifications and re-import the record(s) in a new file.

Note: Records with errors will not be included in calculations performed by ACAMS until the records are re-imported without any “Error” results.

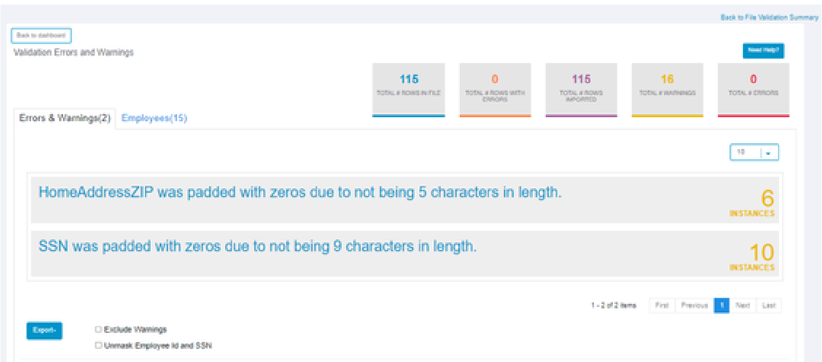
Defining Warnings

When a File Validation test identifies potential inaccuracies in data that can still be imported successfully, these issues will be surfaced as “Warnings” and will be displayed in yellow. Warnings call your attention to scenarios that often indicate possible data integrity issues, which may have a detrimental impact on the accuracy of calculations performed by ACAMS. The data in these records should be carefully reviewed. If the data is determined to be accurate, then no further action is needed. If the data is determined to be inaccurate, then correct the corresponding data and re-import the record(s) in a new file.

Note: Records with warnings will still be included in calculations performed by ACAMS. If the data is inaccurate, it may have a detrimental impact on the accuracy of these calculations until the records are corrected and re-imported.

3.3 Check Data For Errors

Viewing Error Reports



Error Report Link

Click on the View Error Report link to view the Validation Errors and Warnings section. Here, you can view counts of the total numbers of rows processed, records with warnings, records with errors, and records with no errors.

Errors & Warnings Tab

Errors & Warnings is the first tab in the Validation Errors and Warnings section. The tab itself displays the total number of unique Error and Warning types that were identified by the File Validation test. Below the tabs and the total rows and issues count, this tab lists each unique error and warning identified in the uploaded data file, as well as the number of instances of each issue.

Employees Tab

The Employees tab of the Validation Errors and Warnings section lists specific records with errors or warnings. If the Employees tab is accessed by clicking directly on the tab from the Errors & Warnings tab, it will list all errors and warnings for each file type. The field which contains the associated warning or error will be highlighted in yellow or red, respectively. You may use the drop-down menu to filter for a particular issue. As noted above, if the Employees tab is accessed by clicking on an error or warning description from the Errors & Warnings tab, it will automatically be filtered on that particular issue.

Unsure about how to fix errors?

We understand and are here to help!

Reach out to your assigned Product Success Manager (PSM), if you have one, and/or Product Support for questions and assistance!

ACAMS Support

Hours of Operation: Monday - Friday from 8 a.m. - 8 p.m. EST

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4.0 Checking A and B Fines

Defining Penalty 4980H(a) and 4980H(b)

Penalty 4980H(a): The A Fine

If an employer doesn't offer Minimum Essential Coverage (MEC) to at least 95% of its full-time employees (and their dependents) for any month during the tax year, and at least one full-time employee receives a Premium Tax Credit (PTC) for purchasing coverage through the Marketplace, then an ALE may be subjected to a Penalty 4980H(a), also known as an A fine.

Penalty 4980H(b): The B Fine

If an employer does not offer "affordable" coverage and an employee gets a Premium Tax Credit (PTC) for the unaffordable coverage on the exchange, the employer can owe a 4980H(b) or "B Fine." This penalty is assessed on a monthly basis for every full-time employee that did not receive an offer of coverage or received such an offer, but the offer was either unaffordable or did not provide MV or both, AND the employee received a PTC for that month.

How to Check your A and B Fine Risk

There are two places you can see your A and B fine risk. Please note that ACAMS will estimate the maximum amount of risk for both fines.

From the Dashboard:

On your Dashboard you can see a Compliance tile, which tells you the number of A fines (in red) and B fines (in orange) per FEIN.

Note: You can adjust the year in the drop-down menu.

Select each bar in the tile to see more information about the fine.

In the Reports tab:

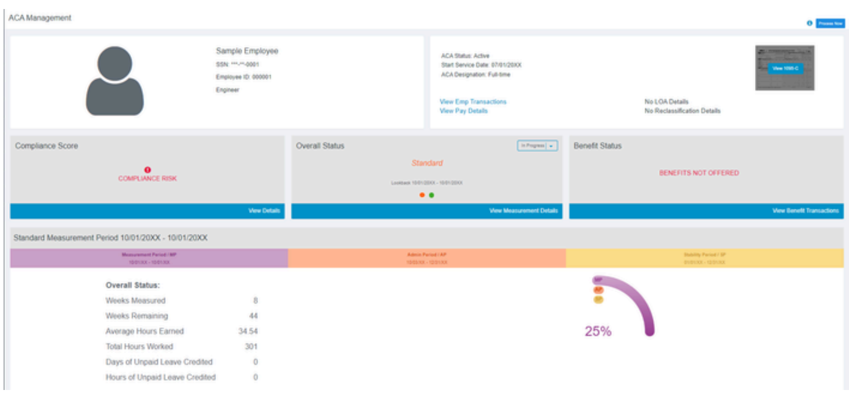
After selecting the Reports tab in the left navigation menu, you will see the Compliance subtabs. Here you can see your A and B fine risk reports broken down in the following ways:

- Compliance Scorecard: Shows a compliance rate percentage per FEIN on a month to month basis.
- Employees with Compliance Risk: Shows specific employees who pose compliance risk for each FEIN.
- Applicable Large Employer (ALE) Status: View the total number of full-time employees for each FEIN and whether or not each Controlled Group meets the threshold to be an ALE.

4.1 Investigating your A and B Fines

The Employee Profile

If a particular employee is indicating an A and/or B fine risk, you can view that employees profile by selecting the Employee tab in the left navigation menu and searching for their profile. Here you can see their Compliance Score, Overall Status, Benefits Status, and select the View Details hyperlink to see more information. As a best practice, you may want to check for any errors that may be present.



Additional features of the Employee Profile:

- Measurement details
- View the current 1095-C and edit, if needed
- Pay details
- LOA details

Further Investigating your A and B Fine Risk

Checking for possible Data Quality Issues

Additionally, you may want to check your data files to see if any mistakes have been made. For example, if the employee was offered coverage, but it was incorrectly recorded, they would appear on this list. Similarly, they may also appear on the list if their rate of pay was entered incorrectly, and/or if their lowest priced benefits plan was entered incorrectly.

Contact support to rectify any data quality issues/mistakes.

Making offers of coverage, if needed

If an offer of coverage is not found, it is recommended that you make an offer of coverage to the employee to prevent the accumulation of further fines.

A and B fines are assessed per FEIN, per month.

5.0 Running Reports and Making Offers of Coverage

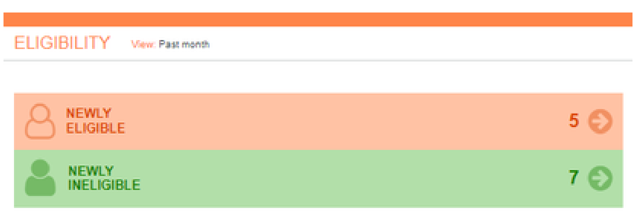
Running Reports

After all of your files have been uploaded and you have checked your data for errors, you may want to look at some of the available reports within the system. Below we list some reports that you may want to view each month. However, which reports and the frequency of consulting reports is ultimately up to each employer.

Available Reports on the Dashboard

Eligibility tile

You can find the Eligibility tile on your dashboard. Click either bar for more information.



About the report?

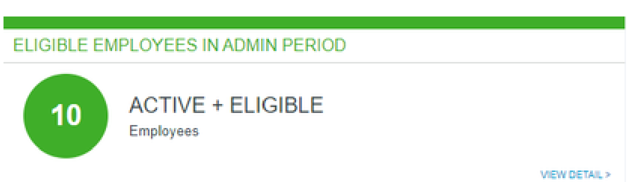
View employees who were newly eligible and newly ineligible for benefits in the past month.

Benefits

Use this report to know which employees may gain or lose benefit eligibility. Those gaining eligibility will soon enter their admin period.

Eligible Employees in Admin Period tile

You can find the Eligible Employees in Admin Period tile on your dashboard. Click the View Detail hyperlink to see which employees are in their admin period.



About the report?

View employees who are in their admin period. This period gives employers time to gather the necessary paperwork so they can make offers of coverage to those who are eligible.

Benefits

Use this report to know which employees should be offered coverage. If the admin period lapses without an offer, they may trigger a fine risk.

5.1 Running Reports and Making Offers of Coverage

Available Reports in the Reports Tab

Select the Reports tab in the left navigation menu to see the available reports in the system. Listed below are some suggested reports you may wish to run each month. Please note, we encourage you to explore all the reports, so you may find ones that meet your needs. Check our Connections page to access our guide to reports for more information.

Eligibility by Month - Determinations Report

About the report?

This report generates a list of all active employees and their determinations for a given month.

Benefits

This report will show you their designation, eligibility, and number of hours worked.

Open Enrollment Report

About the report?

This report generates a list of the entire workforce that must be offered coverage to avoid potential compliance risk for a given month. By default this report excludes people in 3-month waiting periods because they do not need to be offered coverage until the end of their waiting periods.

Benefits

This report will show which of your full-time employees should be offered coverage.

Best Practices for Reports

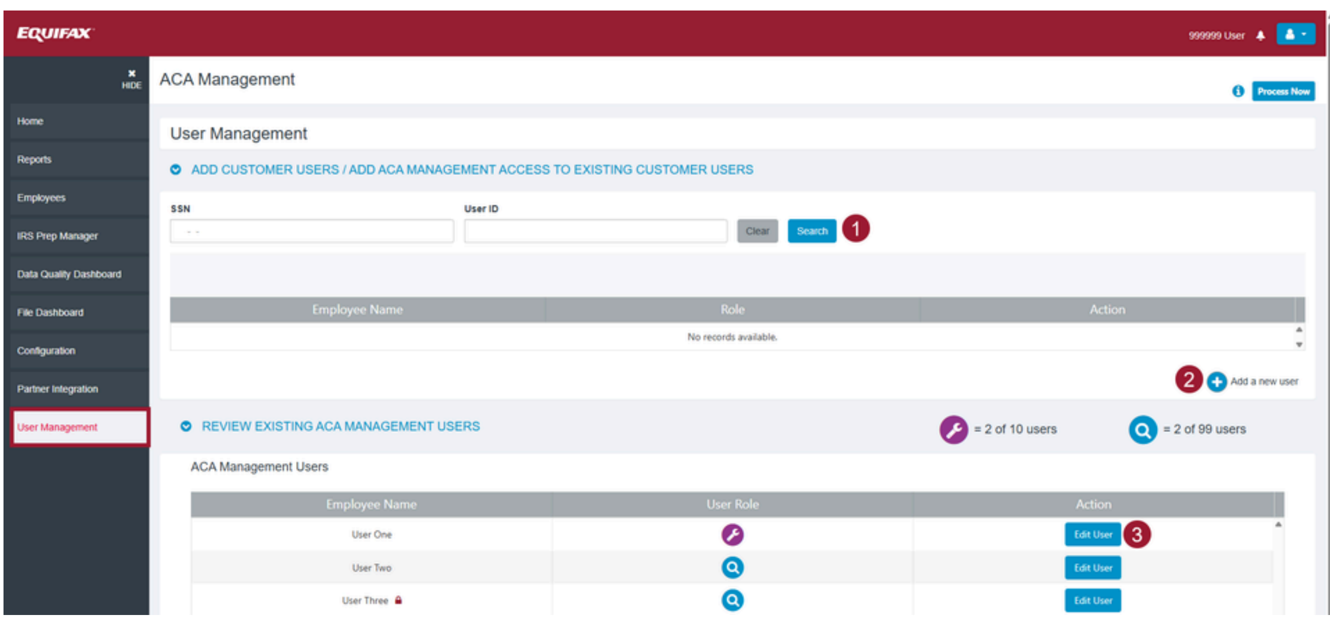
- Be consistent. Find a time and day that works for you and look at your reports regularly.
- Schedule and/or save frequently used reports.
- View the subtabs to look at additional reports that may be of value to you.
- Be proactive with rectifying data quality issues to increase accuracy of reports.
- Contact Support and/or your Product Success Manager (PSM), if you have one.

6.0 Additional Features and Resources

Summary

From time to time, it may be necessary to add new users, update configurations, consult our free live and on-demand training resources, and reach out to technical support. While these tasks may not be a regular part of your monthly responsibilities, these resources should be known and referenced as needed.

User Management



Locate the User Management tab from the left navigation menu.

1. Use the search box to search for users. Note: It is advised you do this before you add a new user to the system.
2. Click the +Add a new user button to add new users. If you want your new user to be an admin, you must put in a support ticket by emailing customersupport@equifax.com.
3. Click the Edit User button to reset a users password, remove a user from the system, and/or change their role in the system.

Images are examples and for information purposes only. They may vary across platforms and are subject to change.

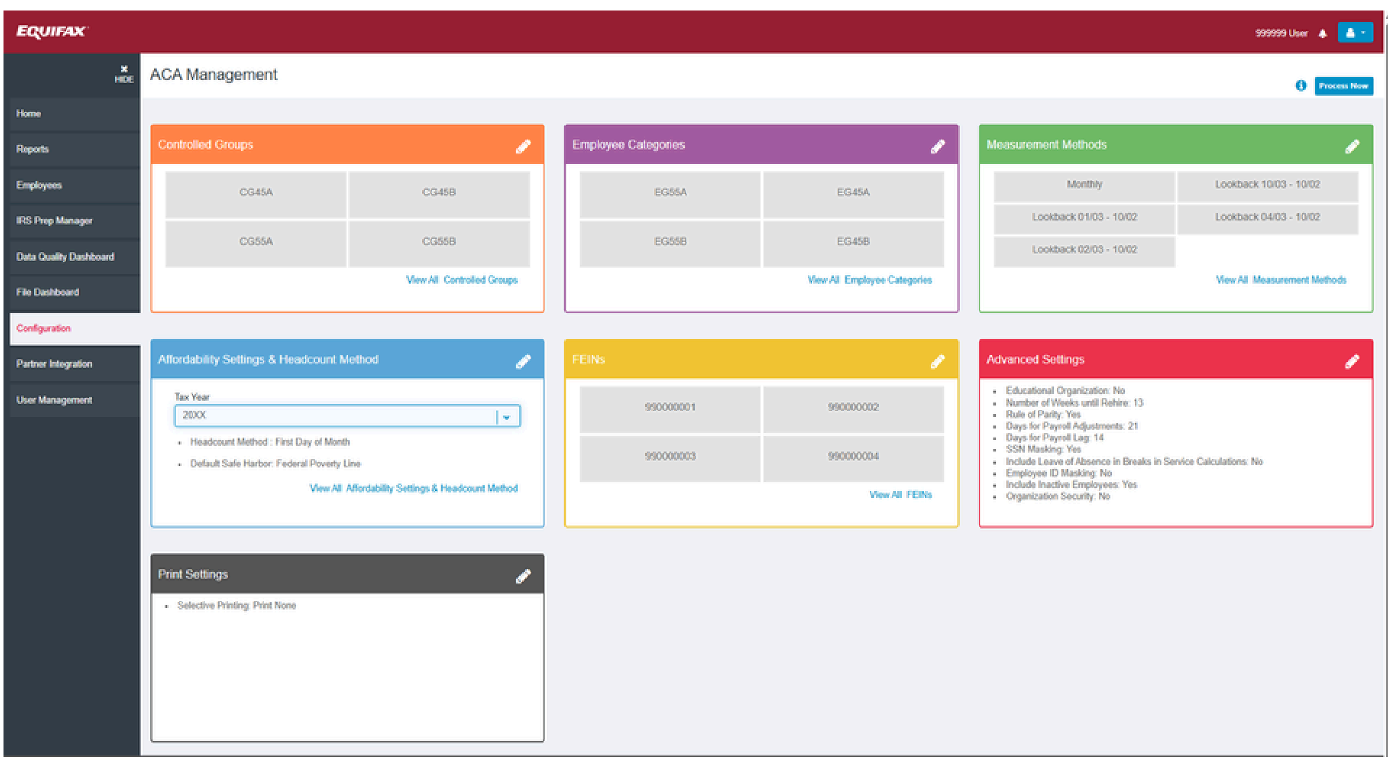
6.1 Additional Features and Resources

Configuration

Setting and/or changing your configurations is something that occurs as needed. If your organization has experienced any monthly changes that may impact the settings within ACAMS, click the pencil icon in the top right corner of any tile to review and make edits. Be advised that these changes are universal and it is a good idea to reach out to your ACAMS Support Team, if needed.

All of your FEINs should be accounted for within the FEINs tile of the system. If you have had any changes this month (e.g. mergers/acquisitions) and/or see any FEINs missing, update this tile.

If you have the Benefit Plans tile, you should update this ahead of the new plan year with the relevant plan information.



6.2 Additional Features and Resources

Training Resources

Visit Our Connections Site:
https://connections.equifax.com

Note:

If this is your first time logging in, you will be asked to provide some registration details.

Technical Support

You can email technical support at customersupport@equifax.com for technical assistance. In some cases, clients are contracted for a Product Success Manager (PSM) who they can reach out to as well.

Support can offer assistance with:

- Logging in to the system
- Investigating Data Quality issues
- Running reports
- Confirmation of file and data processing

ACAMS Support

Hours of Operation

Monday - Friday
8am- 8pm (EST)

Contact Us

Phone: 888.833.3596

Email:
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