

The Equifax logo is a white circle containing the word "EQUIFAX" in a bold, red, sans-serif font.

EQUIFAX®

Help keep your team covered

in an always changing landscape



ACA Management Solutions from Equifax

WORKFORCE SOLUTIONS



Navigating ACA regulations can get complicated – and costly

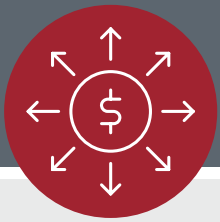
Since the Affordable Care Act (ACA) first passed into law in 2010, there have been some important changes to the way the federal government has enforced the Employer Shared Responsibility Provisions, commonly known as the “employer mandate.”

All applicable large employers (ALEs) – those with 50 or more employees – are responsible for providing affordable essential health insurance coverage that provides minimum value to their full-time employees. Employers who fail to comply are subject to significant penalties, potentially adding up to millions.

Additionally, the processes of determining eligibility and reporting all necessary information to the IRS can be complex and time-consuming. For companies with large and extensive workforces, possibly utilizing multiple Tax ID numbers, the tasks can quickly become overwhelming.

Breathe easy, Equifax can help

At Equifax, we have a dedicated team of ACA subject matter experts whose sole focus is the ACA employer mandate. Our platform is equipped to help you better manage your ACA compliance, from calculating employee eligibility and tracking offers of coverage, to IRS reporting and predictive analytics, so you can budget and plan for the road ahead.



Streamline and save with our integrated ACA Management solutions

Our award-winning ACA Management services can help you work through the complexities of providing the right coverage to your employees. We operate nationwide, with the scale and expertise to accommodate even the largest employers.

As one of the first-to-market providers, we have the experience to help you handle the nuanced and complicated system of federal and state ACA regulations, while helping you minimize the risk of errors and costly penalties.

Our ACA Management solutions process

Determining benefits eligibility

We utilize proprietary algorithms to help determine eligibility, synthesizing and aggregating the data you provide, including demographic information and up-to-date payroll and timesheet inputs.

Sending forms to employees

We help make sure the correct forms get to your employees on time, using our algorithms to autofill lines and sections where complex calculations might otherwise cause difficulties for your team.

Filing forms to the IRS

We work to help identify issues before you file, so you can stay ahead of potential penalties. And when it comes to the filing process itself, we help with that too! We're able to file directly to the IRS and state agencies on your behalf, easing the burden for you and your team.



Determine eligibility with confidence

At Equifax, we know how complex it can be to calculate and keep track of benefits eligibility for a dynamic workforce. Thankfully, our **cloud-native platform** allows us to aggregate relevant data more seamlessly, performing complex calculations, so you don't have to.

REPORTING AND ANALYTICS THAT HELP KEEP YOU UP TO SPEED

We offer a broad library of the most common reports used in managing ACA. Compliance, eligibility, and data quality dashboards give you the visibility you need to stay proactive, and help you avoid year-end penalties.

AN EASY-TO-USE DASHBOARD FOR QUICK VALIDATIONS

Our customers have access to our intuitive dashboard, which allows you to perform your own testing and validations before we start ingesting your data. Upon ingestion, we can also isolate invalid data before it is sent to the IRS.

OUR CUSTOMIZED IMPLEMENTATION AND ONBOARDING PROCESS

Determining benefits accurately starts with the right data. We take the time to work with you to create a more tailored configuration, which is then checked by our designated data specialists to help ensure the file feed is error-free.

TWO APPROACHES TO HELP FIT YOUR NEEDS

Employers can choose between two distinct options for tracking eligibility, measuring monthly or a "lookback" method – so you can best meet the demands of your business.



Get the right forms to the right people – on time

When it comes to sending out Forms 1095-C to your employees, the hundreds of possible code combinations can make for a challenging situation. Factors like coverage for spouses and dependents and limited non-assessment periods need to be considered, and that can mean complex calculations.

Our cloud-native capabilities and comprehensive data inputs allow us to more easily populate the difficult parts of each form. Our technology helps do the hard work for you, potentially saving your organization significantly in time and overall costs.

Stay ahead of changing affordability rules

It's important to make sure that plans meet minimum affordability requirements. But regulations around what's classified as "affordable value" can be adjusted yearly with inflation and other variables. Get peace of mind from knowing our responsive solution stays up to date with regulatory changes, while helping you keep your employees covered.





Reduce the strain on your team with IRS reporting services



Another important piece of current ACA regulations is the yearly reporting requirement. Businesses must report all relevant information to the IRS in a timely manner or they may face potential penalties that can seriously add up.

And with the reporting process itself needing time and effort in order to collect and organize the right paperwork, the task can place a significant burden on your HR department.

Thankfully, our IRS reporting feature means we can help lessen much of the headache. We're able to leverage our subject matter expertise and experience of working with the IRS to help simplify your processes and save time.

- **We help you identify issues ahead of time, helping avoid surprise penalties.**
- **We gather all applicable employee Forms 1095-C for filing with required cover sheet, Form 1094.**
- **We help you avoid inconsistencies in Part 3 of Form 1095-C, which indicates to the IRS any months where Minimum Essential Coverage (MEC) was not met.**



Go further with additional ACA solutions



As part of our comprehensive ACA capabilities, we also offer the following services to help keep you in control:

Fine assessment

We examine any ACA-related fines received to assist in the determination if the fine is legitimate, helping to research the data and determine the reason that coverage wasn't offered.

Subsidy management

Subsidies occur when employees enroll in coverage through the Exchange or Health Insurance Marketplace. Our internal ACA resources are well-equipped to help you navigate the complexities of ACA subsidy management.

State reporting

In certain states, businesses are required to file the same information to state agencies as to the IRS. Don't worry, we can help.

There's an easier way to help ensure your employees are covered.
Contact us today about ACA Management solutions from Equifax.

[**workforce.equifax.com**](https://workforce.equifax.com)