



Ahola's Lunch and Learn Webinar Series: ACA Filing

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AHOLA
HR SOLUTIONS | PAYROLL

Your Hosts for Today



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About Us



Family-Owned Payroll & HR Services provider headquartered in Brecksville, Ohio with over 57 years of payroll, tax, and HR experience



Processes over 60,000 payrolls annually, transmitting over \$4 billion in ACH funds for thousands of clients across the United States



Full range of Payroll and HR services and software as a Certified Partner of the isolved Network, an award-winning HCM software platform that serves 6 million employees nationwide

Agenda



What is the Affordable Care Act (ACA)?

ACA Compliance

Non-Compliance Penalties



We need to file – next steps

How Ahola can help with ACA filing



Common Reporting Issues

Important ACA dates and Deadlines

What is the Affordable Care Act (ACA) Employer Mandate?



Average 50 or more full-time or full-time equivalent employees



Coverage must be affordable



Must provide minimum essential coverage



Meets minimum value requirements for 95% of full time employees

ACA Compliance

Who is required to comply with ACA requirements?

- Employers with an average of 50 or more current full-time employees (or full-time equivalent) in the preceding year
- If the employer is part of an applicable larger employer (ALE) or has common ownership or related companies
- If the employer's health plan is self-insured

Who is considered a full-time employee under ACA?

- Anyone who works at least 30 hours per week or 130 hours per month

What is a full-time equivalent employee?

- Multiple employees who in combination equal the hours of a full-time employee
- Example: Two employees that each work 15 hours per week





Penalties for Non-Compliance

- **4980H(a) “A Penalty”** – Failing to offer **Minimum Essential Coverage (MEC)** to 95% of full-time employees and their dependents
 - **A Penalties** are calculated on **all** full-time employees (less the first 30) at **\$247.50 per month** or **\$2,970 per employee, annualized**
- **4980H(b) “B Penalty”** – Offering coverage that is not affordable or does not provide **Minimum Value (MEV)**
 - **B Penalties** are calculated per violation at **\$372 per month** or **\$4,460 per employee, annualized**
- **Penalties are triggered** if a full-time employee receives a premium tax credit for subsidized coverage through the Marketplace.
- **Penalties will increase for the 2025 reporting year.**
 - The IRS will receive approximately **\$80 billion** in funding for tax enforcement, which includes the ACA Employer Mandate.
 - The IRS is expected to add thousands of new tax examiners.

How do I know if we need to file?

- How many Full-Time Equivalent (FTE) for the preceding calendar year?
- Are you part of a common ownership or control group?
- Is your health insurance plan considered self-funded?

**My Company Needs
to File ACA...**



**NOW
WHAT?**

Measurement Methods and Lookback Period

Measurement Period is the period of time that determines if an employee is considered full-time for ACA purposes. This “measures” individual employee work hours to determine if they are averaging 30 or more service hours per week during the period

- Measurement period can be monthly
- Measurement period can employ a “look-back” period. This period is an extended time frame – typically 3 - 12 months
 - Using this method also involves standard Administrative and Stability periods
- These are the only two methods acceptable for determining ACA status



How Ahola Can Help - Benefits

- Ahola's ACA Filing Service in conjunction with Benefits Administration software can help you manage your employees' plans and deductions with Open Enrollment
- Measurement periods can help you determine who should be offered coverage
- Coverage offers can be automated when full-time hours thresholds are triggered
- Benefits plan set ups will allow the pre-population of coding for 1095-C forms used in ACA reporting

How Ahola Can Help - ACA Forms

- Coverage codes will auto-populate on forms
- Ahola provides an annual ACA Help Guide to assist clients
- 1095 forms must be reviewed and approved prior to Ahola filing with IRS
- Ahola will electronically file ACA reporting to IRS on your behalf
- Ahola can print employee forms or deliver electronically

Common ACA Issues

- Codes not populating or populating incorrectly
- Employees not generating forms
- Employees generating forms incorrectly
- Information mismatches





2024 Filing Deadlines

- 2/7/25 – AHOLA forms approval deadline
- 2/28/25 – paper forms filing deadline*
- 3/3/25 – Forms due to employees – postmarked, hand-delivered or available for electronic-only
- 3/31/25 – Electronic files due to IRS

More Resources

Visit www.ahola.com
for access to year-end resources,
as well as over 300 blog articles,
webinar recordings,
paycheck calculators and more!

Register for our upcoming webinars!
info.ahola.com/webinars

A screenshot of the AHOLA website's 'YEAR-END RESOURCES' page. The page features a header with the AHOLA logo and navigation links. The main content area has a background image of hands working on a laptop. The title 'YEAR-END RESOURCES' is prominently displayed. Below it, the section 'Payroll and Tax Year-End Resources' is highlighted, followed by introductory text and a 'Download Year-End Guide' button.

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YEAR-END RESOURCES

Payroll and Tax Year-End Resources

If you're not a payroll person, Payroll Year-End probably didn't cross your mind.

Fortunately, as your payroll partner, the payroll experts at Ahola are already very much involved in the process of wrapping up 2024.

[Download Year-End Guide](#)

Thank You!



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