



IRS Reporting Resource Guide

Cracking the Codes



Line 14 - "Offer of Coverage"

Insert a code from the list below that describes the offer of coverage status for the employee.

1A	Qualifying Offer: Minimum essential coverage providing minimum value offered to full-time employee with employee contribution for self-only coverage \leq 9.69% mainland single federal poverty line, MEC for family. (<i>Used <u>only</u> with federal poverty line affordability determination</i>)
1B	Minimum essential coverage providing minimum value offered to employee only.
1C	Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to dependent(s) (not spouse). If spousal access was limited to those without coverage at another employer, do not use this code.
1D	Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to spouse (not dependent(s)).
1E	Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered to dependent(s) and spouse. Do not use code 1E if the coverage for the spouse was offered conditionally . Instead use code 1K .
1F	Minimum essential coverage NOT providing minimum value offered to employee, or employee and spouse or dependent(s), or employee, spouse and dependents.
1G	Offer of coverage to employee who was <u>not a full-time employee for any month of the calendar year</u> and who enrolled in self-insured coverage for one or more months of the calendar year.
1H	No offer of coverage (employee not offered any health coverage or employee offered coverage that is not minimum essential coverage).
1I	Reserved for future coding use.
1J	Minimum essential coverage providing minimum value offered to employee and at least minimum essential coverage offered conditionally (no access to coverage at another employer) to spouse; and minimum essential coverage NOT offered to dependents.
1K	Minimum essential coverage providing minimum value offered to employee; at least minimum essential coverage offered to dependents; and at least minimum essential coverage conditionally offered to spouse.

Line 15 - "Employee Contribution"

Insert the employee contribution for employee-only coverage in the lowest cost plan.

Heads up! This line is not asking what the employee actually **contributed** toward their health insurance, but rather it's asking for the amount an employee would need to contribute to participate in the lowest cost single plan.












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Line 16 - "What Happened and Why?"

Insert a code from the list below that answers the question, "What happened and why?"

	Employee not employed during the month. Enter code 2A if the employee was not employed on any day of the calendar month. Do not use code 2A for the month during which an employee terminates employment.
	Employee not a full-time employee. Enter code 2B if the employee is not a full-time employee for the month and did not enroll in minimum essential coverage, if offered for the month. Also use for FT employee whose coverage ends because the employee terminates mid-month.
	Employee enrolled in coverage offered. Enter code 2C for any month in which the employee enrolled in health coverage offered by the employer for each day of the month , regardless of whether any other code in Code Series 2 might also apply.
	Employee in a section 4980H(b) Limited Non-Assessment Period. Enter code 2D for any month during which an employee is in a Limited Non-Assessment Period for section 4980H(b). This includes initial measurement period, 90 day or less waiting period, or first calendar month of employment if the first day of employment is not the first day of the calendar month.
	Multiemployer interim rule relief. Enter code 2E for any month for which the multiemployer interim guidance applies for that employee.
	Section 4980H affordability Form W-2 safe harbor. Enter code 2F if the employer used the section 4980H <i>Form W-2 safe harbor</i> to determine affordability for purposes of section 4980H(b) for this employee for the year.
	Section 4980H affordability federal poverty line safe harbor. Enter code 2G if the employer used the section 4980H <i>federal poverty line safe harbor</i> to determine affordability for purposes of section 4980H(b) for this employee for any month(s).
	4980H affordability rate of pay safe harbor. Enter code 2H if the employer used the section 4980H(b) <i>rate of pay safe harbor</i> to determine affordability for purposes of section 4980H(b) for this employee for any month(s).
	Reserved for future coding use.

***Note -in order to use codes 2F, 2G, or 2H, Minimum Essential Coverage must be offered to at least 95% of full-time employees AND coverage must be affordable as to the employee being coded.**