



HRAs!

# summary of Forms

IS Health Insurance Plan **Fully** Insured?

**NO**  
(It is self-insured)  
Are you an ALE?

**YES**  
Are you an ALE?

YES

NO

YES

NO

Report on 1095C/1094C  
Complete Sections I, II and III on 1095C (6055 & 6056 reporting)

Report on 1095B/1094B (6055 reporting)

Report on 1095C/1094C  
Complete Sections I & II only on 1095C (6056 reporting)

No reporting required

**Note: for an ALE who has COBRA participants or retirees on their health plans:**

- If a participant was an employee at any time during the calendar year you are reporting, you **MUST** use the 1095C/1094C forms.
- If participant was NOT an employee at any time during the calendar year and you are:
  - Fully insured – your carrier will provide the 1095B to the participants and file the 1094B with the IRS.
  - Self-insured – you have the option to use the 1095C/1094C forms OR the 1095B/1094B forms. Most self-insured employers will use the 1095C/1094C for COBRA/retiree coverage for ease of administration (as they are already providing these forms to current employees.)