

6055 Aggregate Group Reporting Requirements - FAQs

Background on IRS 6055 Reporting

Under Internal Revenue Service (IRS) individual shared responsibility provisions, individuals who are not exempt must indicate on their tax returns that they had minimum essential coverage. On behalf of fully insured customers, UnitedHealthcare is required to furnish Form 1095-B to responsible individuals whom we insure and submit reports to the IRS that verify the accuracy of that information.

Why do employer groups with multiple Employer Identification Numbers (EINs) need to provide aggregate group information?

Form 1095-B must have health coverage reported under the name of the actual employer, i.e., the employer name and EIN as shown on employees' W-2 Forms. Due to this requirement, the employer EIN and associated employer names for aggregate groups (i.e., controlled groups, associations, Multiple Employer Welfare Arrangement (MEWA)) are required to be submitted and maintained to enable UnitedHealthcare to produce accurate 1095-B forms.

What do I need to do in order to submit aggregate group information?

For new employer groups, if the employer identifies as an aggregate group, the group will complete the Aggregate Group Form. Once the employer group has completed the form, email it to oxford_aggregate_group@uhc.com for processing. The Aggregate Group Form is available to download from the oxfordhealth.com Employer website.

What if my company is not an aggregate group?

If the employer confirms they are not an aggregate group, no action is required.

What if my company's EINs/company name changes during the year?

If updates to EIN/company names are submitted by the employer retroactively or off-renewal, the customer must submit the required changes on the Aggregate Group Form detailing the effective date of the change. Changes to EINs should be captured as they occur to align associated subscriber data with accurate coverage dates and EIN.

What is UnitedHealthcare going to do with the data they collect?

Data collected will be securely stored within UnitedHealthcare's systems and will be used for health care compliance purposes, including the production of Form 1095-B for the current tax reporting year. Information about our associations and MEWAs may be used for other compliance purposes (e.g., state level license reporting and federal MLR audits).



I am not sure if my company is part of an aggregate group. What should I do?

In the case of a controlled group or corporation, human resources or accounting staff should know the status of the company because more than one employer name and EIN is generally shown on the employees' W-2s. Customers that may be part of an association of employers or a MEWA should ask their broker or consultant.

Are there penalties for not reporting with the accurate employer data?

The IRS may directly apply a penalty to a health insurance issuer that does not adhere to the reporting requirements by obtaining the required information from its employer customers. If our customers do not provide us with the required information, the IRS may not be able to match the Form 1095-B with an individual's information to determine that they have complied with the individual shared responsibility provisions.

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