



## 1095-B/6055 Electronic Filing

Please note your employer groups received this email communication on February 29, 2024.

The U.S. Department of the Treasury and Internal Revenue Service (IRS) requires employers who provide minimum essential coverage (MEC) during a calendar year to report to the IRS certain information about individuals covered by the MEC. Recently, the IRS announced that groups with 10 or more employees must complete the 6055 reporting electronically. This requirement applies collectively to certain original or corrected information returns. A filer may be required to file fewer than 10 Forms 1094-B and 1095-B, but still be required to electronically file.

To assist groups with the new IRS reporting requirement, electronic files will be provided as a courtesy. The files will be available on March 1, 2024. The files have been created to be used with the IRS Web Browser-based User Interface (UI) channel.

Groups will have access to two types of file formats:

- CSV File – file containing membership data for the group. The file can be supplied to a vendor to generate a submission to the IRS on the group's behalf.
- XML Files – for groups that may have the technical expertise to submit electronically to the IRS or wish to supply the XML files to a vendor to file on the group's behalf.
  - Two XML files will be provided – a test set and a production set. Each set will contain two files – a Manifest file that includes the transmitter's information, and a Form Data File that includes the Form 1095-B data. The transmitter is required to upload both files.

Note: The Manifest files will need to be updated with information specific to the group.

If the group chooses to utilize the XML files being provided, several steps will need to be performed to update the files prior to submitting electronically to the IRS. At a minimum, groups will need to:

- If a group doesn't have an existing e-services account with the IRS, complete the [IRS e-services registration and confirmation process](#)
- Apply for and receive a valid [Transmitter Control Code \(TCC\)](#) from the IRS
- Perform AATS (Affordable Care Act Assurance Testing System) UI Communication Test by submitting the Test files to the IRS per guidelines in the [IRS publication 5164](#)

- Review AIR Transmission Checklist Section 11  
- Appendix B of the [IRS publication 5164](#) to prepare for submission of production files.
- Submit the Production Files to the IRS using the ISS-User Interface (UI) Channel as described in Section 4 of the [IRS publication 5164](#)
- Filing any corrected information must be filed in the same manner as the original formats

The new regulations considerably expand the electronic filing requirements and complexity to smaller groups. Groups are advised to consult with legal or tax advisors and consider engaging with an appropriate tax filing (or ACA reporting) vendor or implement appropriate software to meet the new electronic filing requirements.

Plan participant information from an All Savers® Alternate Funding plan that transitioned to a UnitedHealthcare Level Funded or an Oxford Level Funded plan in 2023 will be consolidated and included with their UnitedHealthcare Level Funded or Oxford Level Funded reports.

To access a copy of UnitedHealthcare Level Funded or Oxford Level Funded group's files:

- Log into your broker account on [uhceservices.com](http://uhceservices.com)
- Select the group
- Select the Reports tab in the blue ribbon at the top of the screen
- Select Level Funded in the dropdown and scroll to the IRS Documents 6055 & IRS Electronic Filing
- Select the corresponding File Link icon to download the file  
Note: When exporting an XML file to make updates, export using Microsoft Windows Notepad to protect the integrity of the file.

Files for groups that did not transition to a Level Funded plan until 2024 can be found on [myallsavers.com](http://myallsavers.com). To access a copy of an All Savers Alternate Funding group's file:

- Log into your broker account on [myallsavers.com](http://myallsavers.com)
- Enter the 5400-xxxxxx policy number
- Select the Master Record case type
- Select Documents in the blue ribbon at the top of the screen
- Select IRS 1095-B to find the electronic files below the prepopulated Forms 1095B

The electronic files are available as a courtesy to groups. The information contained within is gathered at time of file creation. Any errors or discrepancies discovered in the files must be rectified by the group before submission to the IRS.

The group is required to determine the information reporting requirements for their employer sponsored plan. It is advised that groups contact a tax advisor for group specific filing requirements.

Note: When exporting an XML file to make updates, export using Microsoft Windows Notepad to protect the integrity of the file.

Please direct questions regarding your UnitedHealthcare Level Funded plan to 1-877-797-8816, your Oxford Level Funded plan to 1-888-201-4216 or your All Savers Customer Care Center at 1-800-291-2634.

**Thank you for your collaboration;  
we look forward to continuing to serve you  
and your groups.**

To prepare these files, we rely on the information provided by the plan sponsor, broker, and members.

Completeness and accuracy of the files will depend on whether the information provided is complete and accurate.

The preparation of the files is a service provided to small groups, the files and the contents within remain the sole responsibility of the plan sponsor. In using the files, the plan sponsor acknowledges and agrees that any IRS risk or issue will be the sole responsibility of the plan sponsor.

Any information or assistance related to this requirement should not be considered to be legal, tax advice or compliance guidance. For specific questions regarding minimum essential coverage reporting requirements, please seek advice from your tax advisor.



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UnitedHealthcare

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