

NEWSLETTER

ACA COMPLIANCE SHOULD NOT FEEL LIKE A GUESSING GAME

Trending Now

If your organization is growing, hiring variable-hour employees, changing payroll systems, or managing multiple locations, your ACA responsibilities can become complicated quickly.

And “we thought our payroll provider handled it” may not protect your company from penalties.

The HR Headache

Employers frequently struggle with:

- Determining Applicable Large Employer status
- Tracking full-time and variable-hour employees
- Applying measurement and stability periods correctly
- Testing whether coverage is considered affordable
- Reconciling payroll, enrollment, and eligibility data
- Preparing accurate Forms 1094-C and 1095-C
- Responding to IRS penalty notices

For plan year beginning in 2027, the ACA affordability percentage is going up to 10.22%. That means employers should review employee contributions and applicable affordability safe harbors before renewing or changing their health plan.



WHY THIS MATTERS

A small data problem can become a much larger compliance problem.

For 2026, potential Employer Shared Responsibility Payments can reach \$3,340 or \$5,010, depending on the type of ACA violation and the employees affected.

WHAT EMPLOYERS SHOULD DO NOW

Before the next reporting or renewal cycle:

Confirm your organization's ACA employer status.

Audit employee classifications and hours worked.

Compare payroll records against benefit enrollment data.

Review employee-only coverage costs for affordability.

Investigate missing or inconsistent employee information.

Document who is responsible for every ACA task.

HOW MERILLAT CONSULTING CAN HELP

Our team can help you review eligibility records, audit ACA data, coordinate with payroll and benefit vendors, prepare reporting information, and identify compliance gaps before they turn into penalties

DO NOT WAIT FOR THE IRS NOTICE TO DISCOVER THAT SOMETHING WAS MISSED.

**Scan to schedule your
free consultation**



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