Dear Employee,

The Affordable Care Act (ACA) requires most Americans to maintain minimum essential coverage. By January 31st, you will receive information about [Company Name]’s health coverage on the following form.

You may receive **Form 1095-B** from [Insurer Name]. The 1095-B provides information showing whether you and your family had minimum essential coverage during the year.

If you have any questions, please contact [Company Contact].