

## How to Fix and Use 1095-C SSN to Name Mismatches



You've made it through the toughest part of ACA Compliance—the IRS filing. Go ahead and take a breath of relief, but don't forget about correcting 1095-C errors. The most common error is a Social Security Number (SSN) to name mismatch. This 1095-C error occurs when employee or their dependent information does not align with the IRS database.



### What you can do to validate SSN to name errors

Look at your IRS submission errors and then follow up with employees to improve your data. To satisfy the requirements in **IRS Publication 1586**, you need to solicit employees to update their information at least three times over a two-year period.





- 1 First solicitation:** Remind employees to update name changes before and during open enrollment. They should fix errors as well as make any updates such as name changes.
- 2 Second solicitation:** Ask employees to confirm their correct SSN and full name so that you have the correct information for future reporting. This reach-out should be made within 75 days after receiving the error from the IRS.
- 3 Third solicitation:** If you still don't receive an update, ask a third time by the end of the year following the second solicitation.

### Two ways to improve ACA processes using IRS errors

Besides validating the errors from the 1095-C documents, you can use that information to drive ACA process improvements.

-  **Fuel your dependent audit.** Use ACA submission errors as feedback for a dependent audit. Some organizations already have checks and balances in place to verify dependents (birth certificate) but the SSN to name errors provide a great place to start when looking to spot-check if dependents are valid.
-  **Improve your enrollment processes.** Instead of hoping your employees will update their information, you can proactively gather updates. Requiring employees to validate their name, SSN and address every open enrollment will improve your data and save you time once your next set of 1095-C errors come through.

### Common reasons for SSN to name mismatches:

-  **Marriage**  
Name change due to marriage.
-  **Divorce**  
Name change returning to family name.
-  **Mistake**  
Employee's name or SSN entered incorrectly into the system.
-  **Fraud**  
Fake names and/or SSNs used by employees.

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