Annual Rate & Census Reconciliation Frequently Asked Questions

1. What is the Annual Rate and Census Reconciliation (ARC) form?

   The Annual Rate and Census Reconciliation (ARC) form collects data that Consoliplex, the plan manager, uses to satisfy underwriting requirements and IRS documentation.

2. Why does the ARC form have to be completed?
   ARC data ensures that the employer still qualifies under the SOCA Benefit Plan underwriting requirements. Additionally, the information captured on the ARC form is used by the plan manager to complete the IRS Form 5500 for the SOCA Benefit Plan.

3. How will the ARC data be collected?
   Mewa.io, a digital MEWA management platform, will collect and store ARC data for the SOCA Benefit Plan. Once a year, the program will email employers and ask them to fill and verify the ARC data. Some fields will be prefilled based on Anthem reporting data, and the employer will simply need to verify the data, make changes, and submit.

4. What is mewa.io and how do I use it?

   Mewa.io automates data collection and stores health benefit plan information for participating groups. The system contacts employers directly in cases when a signature or data validation is necessary. Mewa.io does not have access to social security numbers or any other sensitive data.

   Employers are notified via email when they need to complete their ARC form data. Employers are given a link to their personalized employer portal on mewa.io, allowing them to complete or verify the information on file. No login or account is required to access the portal. They can then review and digitally sign any required forms. Once signed, employers can use mewa.io to view an archive of any documents created using the portal.

5. Why is the ARC form sent to employers and not brokers?
   The ARC data is dependent on the employer's Wage and Tax statement. In most cases, the employer has the most recent records and access to the most accurate data. As plan sponsor, it is the employer's responsibility to ensure ARC data is entered correctly.

6. Can my broker assist me with completing the ARC form?
   Yes. There will be a button saying "request broker assistance" within the ARC form. If you click this and enter your broker's email, an email will be sent to the broker requesting help. All information that you have already filled will be saved, so the broker can continue from where you left off.

7. How long do I have to complete the ARC form?

   Employers have 30 days to complete the ARC form.

8. Why am I required to load proof of chamber membership?

   Chamber membership is required for participation in the Chamber's health benefit plan. To ensure that all records are current, annual proof of chamber membership is required.

9. What are the acceptable forms of proof of chamber membership?

   - A letter from the Chamber of Commerce stating the employer is a member in good standing. The letter must be on letterhead specific to the employers' declared chamber of commerce.
   - An email from the employer's declared Chamber of Commerce stating the employer is a member in good standing. The email must specify the sender's name and title, and must show the senders' email address, date, and timestamp.
   - A copy of a cancelled check or credit card receipt that indicates payment of membership dues in the employer's declared chamber of commerce.

10. Am I required to include a Wage and Tax statement with the ARC data?

    No. You will need to refer to your most recent Wage and Tax statement to complete the ARC form, but the statement will not be required unless your record is selected for audit.

11. If the number of employees falls below or over the required threshold, will my group be terminated from the plan?

    Yes, but not until renewal.

12. What if I don't reply?

    You'll receive one email reminder during the ARC data collection window. If you don't reply, the prefilled data (as taken from Anthem reporting data) will be used. However, inaccurate data might result in inaccuracies in the 5500 filing.

13. Do sole proprietors need to complete the ARC form?

    Sole proprietors do not need to complete the entire ARC form. However, they will still be sent a link to mewa.io where they will validate that they are sole proprietors. Once they click to validate, they will be done with the form.

14. Can I re-open or make changes to the ARC form once it is sent?

    If it's within the 30-day ARC collection window, you may re-open and edit your ARC form. If the deadline has passed, your ARC form will be finalized and available for viewing in the mewa.io document library.

15. Who can I contact if I have questions about the ARC form?

    Contact your broker if you have questions about the ARC form.