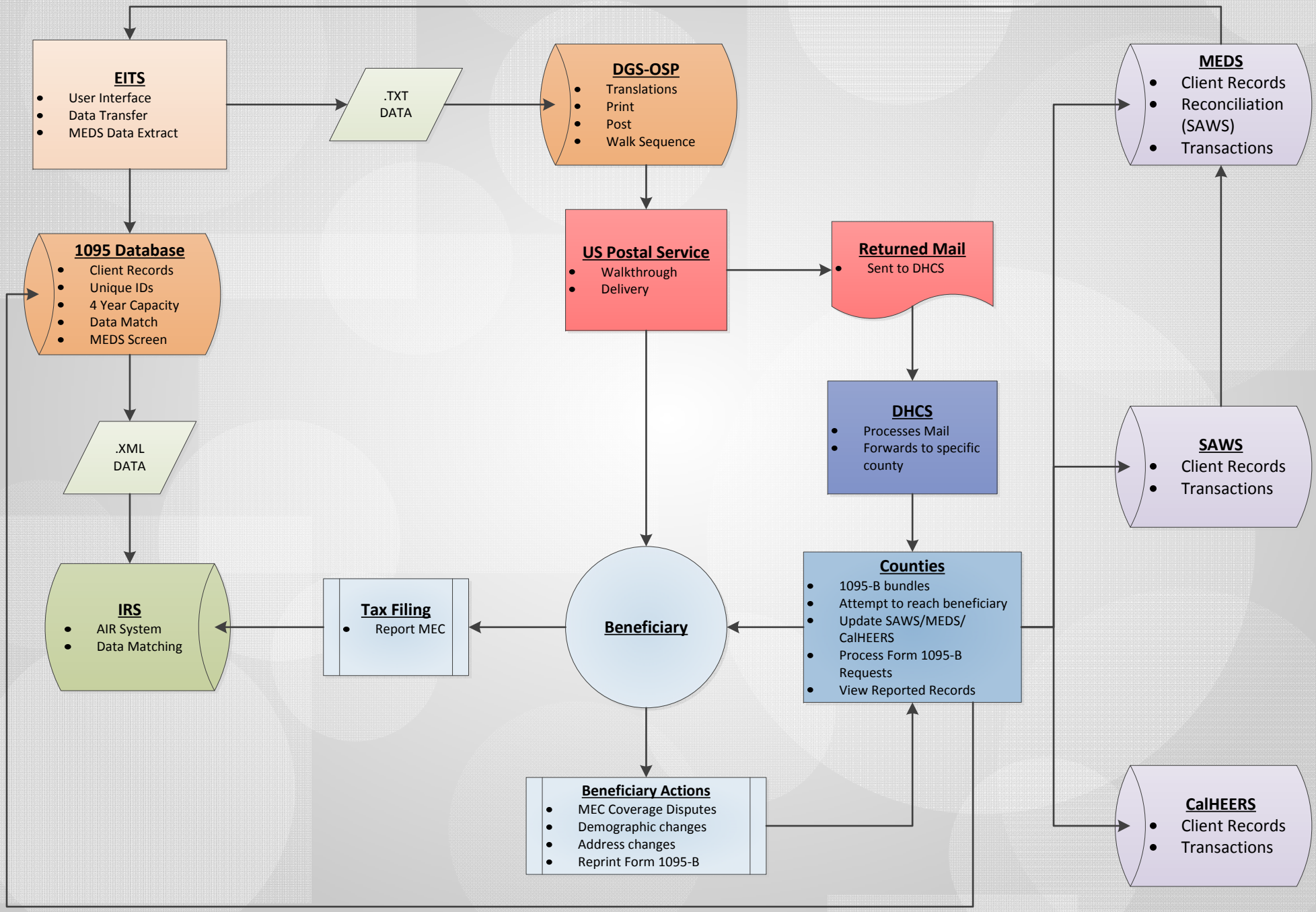IRS MEC Reporting and Form 1095-B Return Process (2015 Tax year)