

ACA Reporting Requirements Streamlined for Employers

On December 24, 2024, two Affordable Care Act (ACA) reform bills became law; the [Employer Reporting Improvement Act](#) and the [Paperwork Burden Reduction Act](#). The legislation brings a big change to eligible employers as they are no longer required to deliver 1095-C tax forms to covered individuals unless requested.

The measures does not change the current annual IRS reporting requirements. The IRS will continue to enforce the employer mandate and to verify eligibility for premium tax credits on the ACA marketplace.

The Paperwork Burden Reduction Act addresses physical paperwork by:

- No longer requiring a health insurer or employer to send tax forms to covered individuals showing proof of minimum essential coverage (1095-B and 1095-C tax forms) unless a form is requested
- Extending current IRS policies allowing electronic delivery of 1095-B forms to include 1095-C forms.
- Requiring health insurers and employers to notify covered individuals that they have the right to request a copy of the forms

The Employer Reporting Improvement Act brings several key changes for employers that include:

- Permitting electronic furnishing of health insurance coverage statements
- Allowing the use of dependents' and spouses' birth dates instead of Social Security numbers in reporting
- Extending the appeals window for large employers facing penalties from 30 to 90 days
- Establishing a six-year statute of limitations for certain ACA-related penalties

Beginning January 1, 2025, the Company will no longer issue paper Form 1095-B and/or 1095-C's to employees. Instead, employees may request a copy of their Form 1095-B and/or 1095-C by contacting Personnel Specialist, Rebecca Fisher at (810) 591-1186 or rebecca.fisher@flushingschools.org.