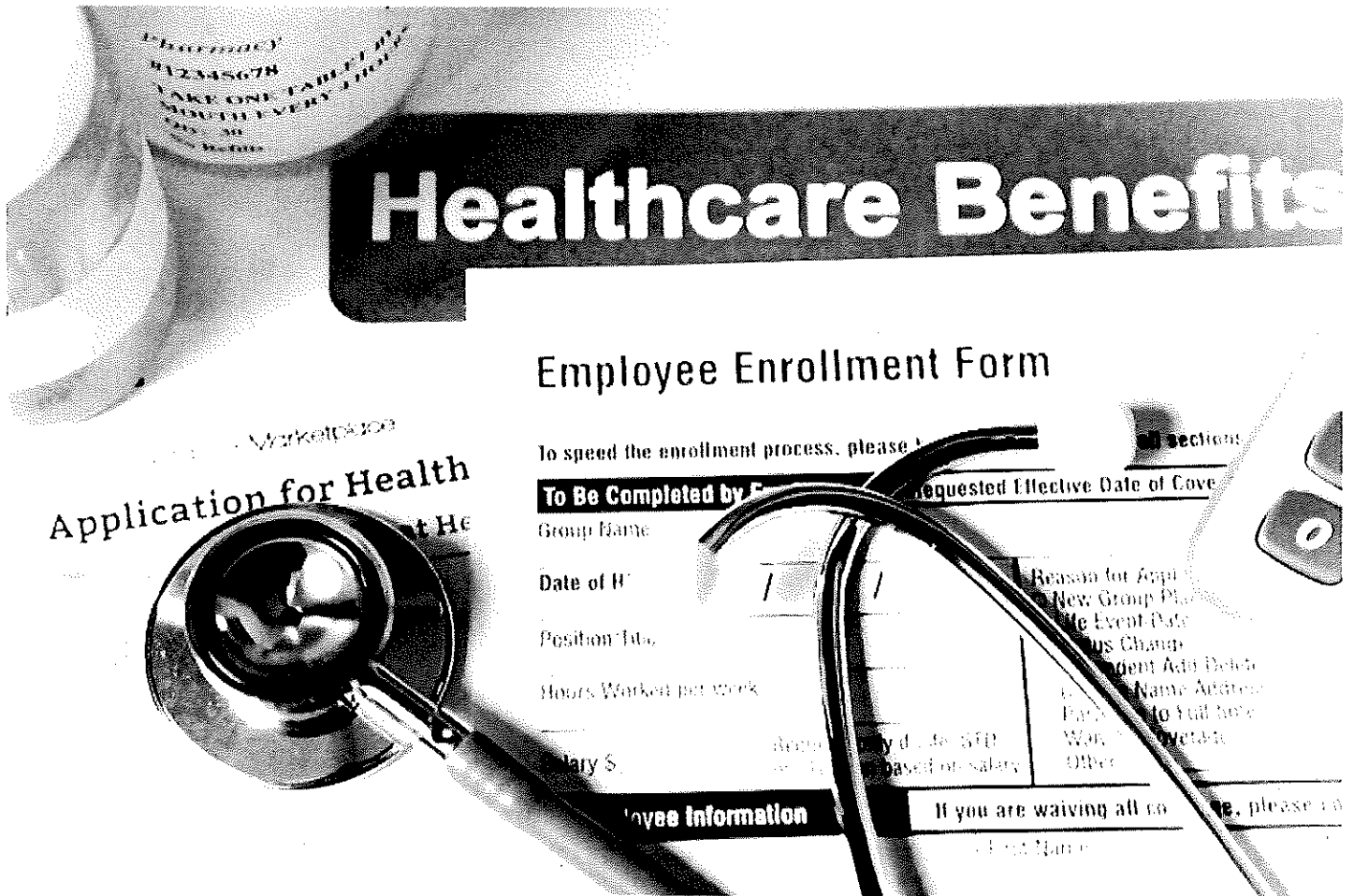


# News & Resources

[Back to Results](#)

## IRS Provides Guidance on ACA Reporting Requirements

BY: Rayna Alexander, Esq. | 02/24/25



On February 21, the IRS issued [Notice 2025-15](#), which provides guidance on the alternative manner of furnishing certain Affordable Care Act (ACA) health insurance coverage statements to individuals pursuant to IRC §§6055 and 6056. The guidance does not affect the due date for filing ACA returns with the IRS.

The guidance explains changes made by the Paperwork Burden Reduction Act ([Pub. L. 118-167](#)), which was enacted in December 2024.

# Changes to Reporting Requirements

Effective for returns for calendar years after 2023, employers may furnish Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*, to individuals by request only. Employers will be treated as furnishing Form 1095-C timely if the employer provides the individual with notice that a copy is available upon request.

The notice must be timely posted and retained through October 15 of the year following the calendar year to which the statement relates. The applicable large employer (ALE) must post the notice by the due date for furnishing the statement, including the automatic 30-day extension. For example, for 2024 statements, the ALE must post the notice by March 3, 2025.

If an individual requests Form 1095-C, the employer must furnish it no later than January 31 of the year the form was required to be furnished or 30 days after the request. Form 1095-C may be furnished electronically.

Previously, only self-insured employers could use this manner of furnishing Form 1095-C to non-full-time employees and non-employees enrolled in the plan.

To learn more about federal and state laws, regulations, and information to keep your company's payroll operations in compliance, check out [Payroll Source Plus!](#)

*Rayna Alexander, Esq., is Editor of Payroll Information Resources for PayrollOrg.*