

ACA Annual Reporting

Form 1095-C

If you have at least **50 full-time employees (including full-time equivalent employees)**, you **are considered an Applicable Large Employer (ALE)*** according to the Affordable Care Act (ACA) and must offer full-time employees* ACA compliant health care coverage or pay a penalty. You need to report information to the IRS about the health care coverage offered to your full-time employees using Forms 1094-C and 1095-C. You must also distribute copies of Form 1095-C to your full-time employees, which contains information they may need to report as part of their income tax submission.

The IRS uses the information from Form 1095-C to administer the [Employer Shared Responsibility provision](#). The Form also helps the IRS administer premium tax credits for any employee who qualified and enrolled for coverage at a Health Insurance Marketplace rather than enrolling in your employer plan.

Form 1094-C

Form 1094-C functions as the transmittal cover sheet for your Forms 1095-C, and is only filed with the IRS—it is not distributed to your employees. Form 1094-C requires information including how many people you employ and how many Forms 1095-C you are filing. Read more about Form 1094-C on the [IRS website](#). Generally, each FEIN will have its own Form 1094-C.

Form 1095-B

You will need to file Form 1095-B only if your company is not considered an applicable large employer **and** is "self-insured"--meaning they pay your medical bills directly instead of paying premiums to an insurance company. If this applies to you, read more about Form 1095-B on the [IRS website](#).

When are ACA Forms Due?



Similar to the applicable W-2 reporting deadline, statements should be provided annually to employees by January 31st of each calendar year. Forms must be provided to the IRS by March 31st if filing electronically (February 28th if filing on paper) for the previous calendar year. In the past the deadline has been extended but there is has not been an update for the 2019 deadline.

File electronically

Filers of 250 or more Forms 1095-C must file electronically.

