



ACAwise

ACA Reporting Requirements

For 2025

600120

Form 1095-C
Department of the Treasury
Internal Revenue Service

Employer-Provided Health Insurance Offer and Coverage
Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095C for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2251
2024

Part I Employee

1 Name of employee (first name, middle initial, last name) 2 Social security number (SSN) 7 Name of employer 8 Employer identification number (EIN)
9 Street address (including room or suite no.) 10 Contact telephone number
4 City or town 5 State or province 6 Country and ZIP or foreign postal code 11 City or town 12 State or province 13 Country and ZIP or foreign postal code

Part II Employee Offer of Coverage

Employee's Age on January 1

Plan Start Month (enter 2-digit number):

	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
14 Offer of Coverage (enter required code)													
15 Employee Required Contribution (see instructions)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)													
17 ZIP Code													

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60705M Form **1095-C** (2024)



(704)-954-8420



support@acawise.com



www.ACAwise.com

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1. ACA Reporting Requirements for 2025 - An Overview

When the Affordable Care Act was passed, the IRS updated their Internal Revenue Code to include Sections 6055 and 6056. These IRC sections outline the protocol for reporting ACA compliance and offers of coverage to the IRS.

Every year, the IRS has been making changes in ACA Reporting. For the 2024 tax year, the IRS released a final form 1095-B/1095-C in the mid of October 2024, which instructs employers and other health coverage providers to get ready for the upcoming ACA Reporting season. These instructions help employers to better understand their [ACA reporting requirements for 2025](#).

2. Updates in 2025 ACA Reporting

The IRS has released the [final version of 2025 IRS Forms 1095-C and 1095-B](#) in the month of October. According to the final, there are some changes in [ACA reporting for the 2024 tax year](#).

ICHRA Affordability:

- ◆ Based on the federal poverty line percentage, the IRS has set the ICHRA affordability percentage for the 2024 tax year as **8.39%**.

Penalties:

- ◆ Under Section 4980H(a) - the penalty rate is **\$2,970** for the tax year 2024
- ◆ Under Section 4980H(b) - the penalty rate is **\$4,460** for the tax year 2024

To meet the recipient copy and IRS / State e-filing deadline, get started with ACAwise. Send us your requirements to support@acawise.com or contact us at **(704)-954-8420**. Visit [ACAwise.com](https://acawise.com) to learn more about our ACA Reporting Services.



3. ACA Reporting Requirements under Section 6055

IRS Section 6055 states that any person who provides minimum essential coverage to individuals must report the offered coverage information to the IRS and furnish statements to individuals. Minimum essential coverage includes government-sponsored programs, eligible employer-sponsored plans, individual market plans, and other coverage the Department of Health and Human Services designates as minimum essential coverage.

Reporting ACA Form 1095-B, Health Coverage

560118

Form 1095-B **Health Coverage** ☐ VOID ☐ CORRECTED OMB No. 1545-2252 **2024**

Department of the Treasury
Internal Revenue Service

Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095B for instructions and the latest information.

Part I Responsible Individual

1 Name of responsible individual—First name, middle name, last name	2 Social security number (SSN) or other TIN	3 Date of birth (if SSN or other TIN is not available)
4 Street address (including apartment no.)	5 City or town	6 State or province
		7 Country and ZIP or foreign postal code
8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): <input type="checkbox"/>		9 Reserved

Part II Information About Certain Employer-Sponsored Coverage (see instructions)

10 Employer name	11 Employer identification number (EIN)
12 Street address (including room or suite no.)	13 City or town
	14 State or province
	15 Country and ZIP or foreign postal code

Part III Issuer or Other Coverage Provider (see instructions)

16 Name	17 Employer identification number (EIN)	18 Contact telephone number
19 Street address (including room or suite no.)	20 City or town	21 State or province
		22 Country and ZIP or foreign postal code

Part IV Covered Individuals (Enter the information for each covered individual.)

(a) Name of covered individual(s) First name, middle initial, last name	(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage											
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The IRS designed [Form 1095-B](#) for health insurance issuers or carriers, plan sponsors of self-insured group coverage, and executive departments/ agencies of governmental units to report those they covered on Forms 1094-B and [1095-B](#). It is used to report information about the individuals (employee, spouse, and dependents) who had certain health coverage for some or all months during the year.

In addition to filing this Form with the IRS, mandated filers must also furnish their recipients with a copy of the Form 1095-B.



The IRC Section 6056 states that any Applicable Large Employers who offered minimum essential coverage to their full-time employees must report that health coverage information to the IRS and furnish the IRS copies of all **1095-C forms** to its employees. To report, ALEs must use Forms 1094-C and 1095-C under section 6056.

600120

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☐ VOID

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OMB No. 1545-2251

2024

Part I Employee

1 Name of employee (first name, middle initial, last name)	2 Social security number (SSN)	7 Name of employer	8 Employer identification number (EIN)
3 Street address (including apartment no.)		9 Street address (including room or suite no.)	10 Contact telephone number
4 City or town	5 State or province	6 Country and ZIP or foreign postal code	11 City or town
		12 State or province	13 Country and ZIP or foreign postal code

Applicable Large Employer Member (Employee)

Part II Employee Offer of Coverage

Employee's Age on January 1

Plan Start Month (enter 2-digit number):

	All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
14 Offer of Coverage (enter required code)													
15 Employee Required Contribution (see instructions)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)													
17 ZIP Code													

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 60705M

Form **1095-C** (2024)

You must also report to the IRS using Form 1095-C, with information on your part time, retired, terminated, rehired employees. When reporting Form 1095-C, you must be aware of [Section 4980H safe harbor and Offer of coverage codes](#).



5. 2025 ACA 1094 and 1095-B/C Reporting Deadlines

Employee copy Distribution	E-filing	Paper Filing
March 03, 2025	March 31, 2025	February 28, 2025

Additionally, employers are responsible to meet the State Individual mandate reporting requirements. Few states mandate the reporting of ACA Forms with the State agencies.

The deadlines are mentioned below:

S.NO	States	ACA Form to File	Deadlines
1	California	IRS 1094 & 1095-B/C Form	Distribution to Employees: January 31, 2024 State Filing: April 01, 2024
2	District of Columbia	IRS 1094 & 1095-B/C Form	Distribution to Employees: March 04, 2024 State Filing: April 30, 2024
3	Massachusetts	MA 1099-HC Form	Distribution to Employees: January 31, 2024 State Filing: April 30, 2024
4	New Jersey	IRS 1094 & 1095-B/C Form	Distribution to Employees: March 04, 2024 State Filing: April 01, 2024
5	Rhode Island	IRS 1094 & 1095-B/C Form	Distribution to Employees: April 01, 2024 State Filing: April 01, 2024

6. Information Required for 2025 ACA 1095 Reporting

- ◆ To complete the Forms for Sections 6055 and 6056 reporting, you'll need the following information:
- ◆ The covered individual or employee's data (name, address, and SSN/TIN) The plan provider's data (name, address, EIN, and contact info)
- ◆ For self-insured group health plans, provide the plan sponsor's information (name, address, EIN, and contact info)
- ◆ The [offer of coverage code](#) for each recipient/employee, broken down by month
- ◆ The recipient/employee's premium share of coverage, by month Any [safe harbor relief codes](#) that are applicable
- ◆ The covered individual's spouse and dependent(s) information, if applicable (name, SSN or DOB, and months covered)

7. Meet your 2025 ACA Reporting Requirements

Choose the right [ACA Reporting vendor](#) like [ACAwise](#), a comprehensive ACA reporting solution provider to get started with your [ACA reporting](#).

ACAwise helps to [file your ACA Forms](#) with the IRS, State and distribute the 1095 copies to your employees on-time. ACAwise handles all the special scenarios such as [ICHRA](#), COBRA, Rehire, terminated, etc.

We provide different reporting services for you to choose from, based upon your requirements.

- ◆ [ACA Core Reporting Service](#)
- ◆ [ACA Elite Reporting Service](#)
- ◆ [State Mandate ACA Reporting Service](#)
- ◆ [Postal Mailing Service](#)

See how ACAwise helps customers meet their [ACA reporting requirements](#) with a comprehensive solution.



See how ACAwise simplified ACA Reporting


- ◆ A County with 20,000+ Employees. [Learn More](#)
- ◆ An HCM Provider with 100+ Client. [Learn More](#)
- ◆ The Union with 12,000+ Employees. [Learn More](#)
- ◆ White Label Solution for Health Care Provider. [Learn More](#)

Interested in ACAwise?

Need a quote or have a question about our
ACA Reporting Service?

Contact us with your requirements

Reach out to our experts for a FREE quote or consultation

 (704)-954-8420

 support@acawise.com

You can sign up now, and add your basic business
details to begin your ACA Reporting

Sign Up Now