

ACA REPORTING – MARCH 2025 DEADLINES

It's that time of year again – time to think about ACA Reporting Requirements. You are receiving this email because we've noted that your company may be required to report under either IRS Section 6055 or 6056. Because there's much confusion with ACA reporting, we recommend that you review your requirements and determine a plan soon!

If you averaged 50 or more full-time equivalent employees in the last 24 months (Applicable Large Employer-ALE) **and/or** have a *Self-Insured / Level Funded* medical plan you likely need to file either the 1094/1095-B or 1094/1095-C series of forms with the IRS and distribute to your employees. If in doubt, please feel free to reach out to us and we can help walk you through.

Below is a snapshot of which forms are required based on group size and plan funding:

Small Employer (<50) – Fully Insured Plan or No Plan	Small Employer (<50) - Self-Insured or Level Funded Plan	ALE (50+) - Fully Insured Plan or No Plan	ALE (50+) - Self-Insured or Level Funded Plan
<p style="text-align: center;">NOTHING</p> <ul style="list-style-type: none"> Insurer completes Section 6055 reporting Section 6056 does not apply 	Section 6055	Section 6056	Sections 6055 and 6056
	Form 1094-B Form 1095-B	Form 1094-C Form 1095-C (Parts I and II)	Form 1094-C Form 1095-C (Parts I, II, and III)
	Information about individuals covered under plan	Information about offer of coverage to FT Employees	Information about: <ul style="list-style-type: none"> Individuals covered under plan AND Offer of coverage to FT employees

What are the Filing and Distribution Deadlines for Tax Year 2024 Reporting?

February 28, 2025	Paper Forms filed with the IRS	Can ONLY file up to 10 Aggregate Returns on paper
March 3, 2025 (Extended from January 1, 2025)	Individual Statements must be furnished to participants	These are the 1095 forms
March 31, 2025	Electronic Forms must be filed with the IRS	These are both the 1094/1095 forms.

IMPORTANT UPDATE – Electronic Reporting:

In prior years, employers could file their ACA reporting forms with the IRS by paper if they were filing fewer than 250 ACA forms. Beginning in 2024 for the 2023 Tax Year filings, employers filing 10 or more returns in the aggregate must file electronically. This ends the option to file by paper for virtually all employers.

EXAMPLE: A small employer with 6 employees sponsors a self-insured (level funded) group health plan in 2024. The 6 employees are offered and enrolled in the employer-sponsored plan and are entitled to Form

1095-B. The same 6 employees also receive Form W-2. The employer has a **total of 12 forms** (6 Forms 1095-B and 6 Forms W-2) and is required to file both types of forms *electronically*.

***NOTE:** If you are enrolled in a UnitedHealthcare Level Funded medical plan you have access to the [Mineral Platform](#) which can assist with electronic filing. Email unitedhealthcare@trustmineral.com if you cannot find your login credentials. Credentials were sent from noreply@trustmineral.com

Also, here is a link to the [IRS Website](#) with more information on ACA Reporting.

Ensuring compliance with ACA regulations can be complex, especially when it comes to reporting requirements for self-insured groups. At **Silberman Group**, we understand the importance of accurate and timely reporting. That's why we're here to offer our expertise and support to make this process as smooth as possible for you.

Please feel free to reach out with any questions or to discuss how we can support you through this process.