All Atlantic Benefits

ACA Reporting Deadlines and Penalties
Cheat Sheet

Employers subject to Affordable Care Act (ACA) reporting under Internal Revenue Code Sections 6055 and 6056 should prepare to comply with reporting deadlines for calendar year 2025 using the chart below. In general, self-insuring employers are subject to Section 6055, and applicable large employers or ALEs (those with 50 or more full-time employees during the prior calendar year) are subject to Section 6056. There are no reporting obligations for non-ALEs without a plan or non-ALEs with fully insured plans (as the carrier will complete Section 6055 reporting).

Reporting Deadlines

Action	Fully Insured ALEs Due Dates	Self-insured ALEs Due Dates	Self-insured Non-ALE Due Dates
File Forms 1094-C and 1095-C Electronically With the IRS Reporting entities that file at least 10 returns during the calendar year must file electronically	March 31, 2026	March 31, 2026	N/A
File Forms 1094-B and 1095-B Electronically With the IRS Reporting entities that file at least 10 returns during the calendar year must file electronically	N/A	ALEs providing self-insured coverage to non-employees may use either the B series forms or the C series forms to report coverage for those individuals, by March 31, 2026	March 31, 2026
Provide Forms 1095-C to Full-time Employees Upon Request* Reporting entities must provide a clear, conspicuous and accessible notice that employees may receive a copy of their statement upon request	Website notice must be posted by March 2, 2026, and retained until Oct. 15, 2026. Requests must be fulfilled by the later of Jan. 31, 2026, or 30 days after the date of the request	Website notice must be posted by March 2, 2026, and retained until Oct. 15, 2026. Requests must be fulfilled by the later of Jan. 31, 2026, or 30 days after the date of the request	N/A
Provide Forms 1095-B to Responsible Individuals Upon Request* Reporting entities must provide a clear, conspicuous and accessible notice that individuals may receive a copy of their statement upon request	N/A	ALEs providing self-insured coverage to nonemployees may use either Form 1095-B or Form 1095-C to report coverage for those individuals. Website notice must be posted by March 2, 2026, and retained until Oct. 15, 2026. Requests must be fulfilled by the later of Jan. 31, 2026, or 30 days after the date of the request	Website notice must be posted by March 2, 2026, and retained until Oct. 15, 2026. Requests must be fulfilled by the later of Jan. 31, 2026, or 30 days after the date of the request

*Reporting entities that do not wish to take advantage of the alternative furnishing method can provide Forms 1095 to full-time employees/responsible individuals by March 2, 2026. Also, reporting entities should continue to comply with applicable state reporting requirements.

Adjusted Reporting Penalties

The following chart provides the different types of penalties that can apply for 2025 returns and individual statements that are filed and furnished in 2026. A reporting entity that fails to comply with the ACA reporting requirements may be subject to the general reporting penalties for:

- Failure to file correct information returns (under Code Section 6721); and
- Failure to furnish correct payee statements (under Code Section 6722).

However, penalties may be waived if the failure is due to reasonable cause and not willful neglect. Penalties may also be reduced if the reporting entity corrects the failure within a certain period of time, as shown below.

Penalty Type	Per Violation	Annual Maximum	Annual Maximum for Small Employers*
General	$340	$4,098,500	$1,366,000
Corrected Within 30 Days	$60	$683,000	$239,000
Corrected After 30 Days and Before Aug. 1	$130	$2,049,000	$683,000
Intentional Disregard	$680	No limit	No limit

*The maximum penalty amounts are different for small businesses and large businesses. For purposes of the penalty maximum, a small employer is one that has average annual gross receipts of up to $5 million for the three most recent taxable years. There is no maximum penalty for intentional disregard.

This graphic is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.
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