



IRS Releases ACA Forms, Instructions for Filing in 2016

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Editor's note: Updates information for self-insured applicable large employers.

Sept. 17—The forms and instructions that employers are to use in reporting health coverage offered to employees in 2015 under the Affordable Care Act were released by the Internal Revenue Service.

The forms for the first required mandatory filing in 2016 are:

- [Form 1095-C](#), Employer-Provided Health Insurance Offer and Coverage;
- [Form 1095-B](#), Health Coverage;
- [Form 1094-C](#), Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns; and
- [Form 1094-B](#), Transmittal of Health Coverage Information Returns.

Instructions for the [B](#) and [C](#) series of forms also were released.

For tax year 2015, employers are to file paper forms by Feb. 29, 2016, or March 31, 2016, if filing electronically, the instructions said.

Forms 1095-C and 1095-B, Part III, were revised to include continuation sheets for use when there are more than six covered individuals, the IRS said.

Forms 1095-C are due to individuals by Feb. 1, 2016, the IRS said. Filers of Form 1095-B must furnish a copy by Jan. 31, 2016, to the person identified as the responsible individual on the form.

The forms are used to report employee eligibility for employer-provided health care coverage, employer offers of coverage to eligible workers and the minimum value amounts of the health plan under the ACA. Insured applicable large employers with at least 50 full-time equivalent employees are to file Parts I and II of Form 1095-C. Self-insured applicable large employers with more than 50 full-time equivalent employees are to complete Parts I, II and III of Form 1095-C.

Employers that provide only electronic versions of the forms to employees must separately obtain consent from workers, the IRS said. Employers cannot use for ACA forms the consent they obtained from employees regarding electronic Forms W-2, Wage and Tax Statement.

The employer mandate, when fully implemented in 2016, requires employers with at least 50 full-time employees to provide affordable health-care coverage that meets minimum value standards or potentially face penalties. The requirement was phased in; it went into effect in 2015 for employers with at least 100 workers and was delayed until 2016 for employers with 50 to 99 full-time equivalent employees. Employers with 50 to 99 full-time equivalent employees still are required to file these forms in 2016.