

Frequently Asked Questions (FAQs): Form 1095-C and the Affordable Care Act

The Affordable Care Act (ACA) is a landmark healthcare reform law signed into law by then-President Barack Obama on **March 23, 2010**.

As part of ACA, employers who are applicable large employers (ALE) must report information about health insurance coverage offered to their employees on Form 1095-C, including whether employers offered affordable coverage that meets the ACA's minimum standards.

Due to legislative changes signed by former President Joe Biden in 2024, employers are no longer required to mail Form 1095-C to employees.

We have addressed some important questions regarding this update below:

Q: Who is required to complete ACA filings?

A: All employers/affiliated employers who were applicable large employers (ALEs) during the prior calendar year.

Q: How is ALE status determined?

A: An employer is an ALE if they have 50 or more full-time or full-time equivalent employees.

Q: What is a full-time equivalent employee?

A: Any combination of employees whose hours total, on average, 30 hours a week or 130 hours a month.

Q: What are the ACA deadlines?

A: Form 1094-C electronic filings are due to the IRS by **March 31, 2025**. A copy of the employee Form 1095-C is also filed with the IRS. G&A also meets individual state mandate filing deadlines for states that require it.

Q: Will I receive a paper 1095-C form?

A: Due to recent changes under the Employer Reporting and Improvement Act and the Paperwork Burden Reduction Act, employers are no longer required to mail Form 1095-C to their employees. All employees can access Form 1095-C online through WorkSight, G&A's employee portal, after **March 31, 2025**.



Q: How can I access my 1095-C form online?

A: Form 1095-Cs can be downloaded within WorkSight. Detailed instructions will be provided by email and on our informational webpage.

If you need assistance or have any questions, please contact your Client Advocate or our on-demand G&A support team, AccessHR, at accesshr@gnapartners.com or 1-866-497-4222.

Q: What do I need to do with my 1095-C?

A: Keep it for your records.

Q: Do I need to wait to file my taxes until I receive my 1095-C?

A: No. You do not need to have your Form 1095-C to file taxes. While a CPA may request this, you could also provide Form 1095-B, which is provided by your medical carrier.

Q: I received more than one Form 1095-C. Why?

A: You should receive a Form 1095-C from any employer that you worked for more than 30 hours a week or 130 hours in a month. If you worked for more than one employer during the year, you would receive multiple 1095-Cs.

Q: Why are my dependents not listed on my 1095-C?

A: Dependents will not be listed on Part III of the 1095-C unless the plan is self-funded. The 1095-B form, provided by your medical carrier, will list all dependents covered, regardless of whether the plan was self-funded or fully insured.

Carriers are no longer required to mail Form 1095-B to each subscriber but are available by request from your carrier.

Q: Where can I get a copy of my 1095-B?

A: Contact your healthcare provider for a copy of your 1095-B.

Q: Why is there no dollar amount in row 15 of my 1095-C form?

A: A dollar amount is only listed if the coverage **is not** affordable or **is not** affordable by the Federal Poverty Level Safe Harbor. The amount shown is the employee-only portion of the lowest-cost plan (not necessarily the plan you are enrolled in).

Q: There is an error on my 1095-C. Can I request a correction?

A: Yes, please contact benefitscompliance@gnapartners.com for corrections to your 1095-C form.

