

# LEGAL UPDATE



## KEY TAKEAWAYS

Essentially, IRS Notice 2025-15 confirms that reporting entities can satisfy the alternative manner of furnishing statements upon request under the Paperwork Burden Reduction Act if they comply with the alternative manner of furnishing Forms 1095-B that has been in effect for the past few years. However, that method only applies when the individual mandate penalty is zero.

IRS Notice 2025-15 clarifies that reporting entities can use the alternative manner of furnishing Forms 1095-B and 1095-C regardless of whether the individual mandate penalty is zero.

## IRS Issues ACA Reporting Guidance on Providing Statements Upon Request

The IRS has issued [Notice 2025-15](#) providing guidance on the alternative manner of furnishing statements to covered individuals and full-time employees, using Forms 1095-B and 1095-C, in accordance with the Affordable Care Act's (ACA) reporting requirements.

### Background

The Paperwork Burden Reduction Act, enacted at the end of 2024 and applicable to 2025 reporting deadlines, provides that reporting entities are **no longer required to send Forms 1095-B and 1095-C to covered individuals and full-time employees unless a form is requested**. The legislation codified an existing alternative manner of furnishing Forms 1095-B established by a 2022 final rule and extended it to Forms 1095-C.

### Alternative Manner of Furnishing

The legislation provides that reporting entities must notify individuals of their right to request a copy of the statement “at such time and in such manner as the [IRS] may provide” to take advantage of the alternative furnishing method. These requirements are now set forth in IRS Notice 2025-15, which also applies to 2024 calendar year reporting due in early 2025.

In addition, any request must be fulfilled by Jan. 31 of the year following the calendar year to which the return relates or 30 days after the date of the request, whichever is later.

### Timely Notice to Individuals

For 2024 statements required to be furnished in 2025, reporting entities will be able to provide Forms 1095-B and 1095-C upon request if they:

- Post a clear and conspicuous notice on its website by **March 3, 2025**, stating that covered individuals and full-time employees may receive a copy of their statement upon request. The notice must include:
  - An email address;
  - A physical address to which a request may be sent; and
  - A telephone number to contact the reporting entity.
- Retain the notice in the same location on its website through **Oct. 15, 2025**.

### Action Steps

Reporting entities wishing to take advantage of the alternative manner of furnishing Forms 1095-B and 1095-C should take steps to **post the appropriate notice on their websites by March 3, 2025**, and ensure it is retained through Oct. 15, 2025. Otherwise, reporting entities must provide Forms 1095 to each covered individual and full-time employee (as applicable) by March 3, 2025.

In addition, reporting entities must continue to comply with applicable state reporting requirements. The alternative furnishing method set forth in IRS Notice 2025-15 applies to federal reporting requirements.