



Forms 1095: Reporting Requirements for Employers and Insurers

Large employers (those with 50 or more full-time equivalent employees), self-funded employers and insurers must file reports each year to both the IRS and their employees or members with information about their insurance coverage.

Individuals with fully insured employer-sponsored health coverage will receive Form 1095-C from their employers as well as Form 1095-B from their insurers. Individuals can use these forms to complete their federal tax returns. Individuals can also use the forms to see if they are eligible for the Advanced Premium Tax Credit on the Health Insurance Marketplace.

Individuals who purchase health coverage from the Health Insurance Marketplace will receive a [Form 1095-A](#) from the Health Insurance Marketplace. When they file their federal income tax returns, they will need these forms to reconcile any Advanced Premium Tax Credit amounts they received.

<p>Form 1094-C Transmittal/cover sheet</p>	Employer sends to IRS with Forms 1095-C
<p>Form 1095-C Employer-Provided Health Insurance Offer and Coverage</p> <ul style="list-style-type: none"> • Self-funded employers must complete Parts I, II and III • Fully insured employers only complete Parts I and II 	<p>Employer sends to IRS <i>Deadline for 2019 Reporting: Feb. 28, 2020 (paper), or March 31, 2020 (electronic)</i></p> <p>Employer sends to employees <i>Deadline for 2019 Reporting: March 2, 2020</i></p>
<p>Form 1094-B Transmittal/Cover Sheet</p>	Insurer sends to IRS with Forms 1095-B
<p>Form 1095-B Health Coverage</p> <ul style="list-style-type: none"> • Fully insured plan members only 	<p>Insurer sends to IRS <i>Deadline for 2019 Reporting: Feb. 28, 2020 (paper), or March 31, 2020 (electronic)</i></p> <p>Insurer sends to members <i>Deadline for 2019 Reporting: March 2, 2020</i></p>

The IRS has also released instructions for completing these forms:

[Instructions for Forms 1094-C and 1095-C \(Employers\)](#)

[Instructions for Forms 1094-B and 1095-B \(Insurers\)](#)



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