

Navigating the Paperwork Burden Reduction Act



What is the Paperwork Burden Reduction Act?

The Paperwork Burden Reduction Act is a bill that was signed into law on December 23rd, 2024 that states employers no longer need to proactively distribute Forms 1095-C to covered individuals each year, as long as employers provide a copy of the form upon request within 30 days and adhere to the "Alternative Method of Furnishment" requirements.

(Source: [Congress.gov](https://www.congress.gov))

Key Details for the Paperwork Burden Reduction Act

Notice of Furnishment Options

Employers must post a notice on their company website to inform employees where and how to request a copy of their form, if they want it. The notice must be accessible by all covered individuals and must contain key information as defined by the IRS.

Note: Terminated employees and retirees may not have access to a company website, so employers may need to continue to furnish forms to this group of employees.

Furnishment Requests

Employers must still provide the form to any covered individual who requests a copy within 30 days of the request.

Electronic Delivery of Forms

If employers deliver forms to employees electronically, they must have consent specific to Forms 1095 from the covered individual. This means that even with the passage of the Paperwork Burden Reduction Act, an employer must still print and mail a form to a covered individual who requests it that has not already consented to e-delivery. (Source: [irs.gov](https://www.irs.gov))

State Individual Healthcare Mandates and Reporting Requirements

While there is no longer a Federal level individual mandate penalty, various states have instituted their own individual healthcare mandates that require forms to continue to be delivered to covered individuals each year. Employers with employees in the states of CA, DC, NJ, and RI will still be required to proactively furnish forms to covered individuals in order to comply with state healthcare mandates.

How can Equifax® ACA Solutions help?



Employee Portal

Our ACA Solutions are equipped with an employee portal to allow employees access to their forms electronically.



Selective Printing

Our ACA Solutions are equipped with "Selective Printing" to allow for printing and mailing of forms to specific employees.



EWS Call Center

The EWS Call Center can help with employee furnishment requests!

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