

## Part III – Administrative, Procedural, and Miscellaneous

### Guidance Related to Health Coverage Reporting Required by Sections 6055 and 6056

#### **Notice 2025-15**

#### **PURPOSE**

This notice provides guidance regarding the alternative manner of furnishing certain health insurance coverage statements to individuals pursuant to sections 6055(c)(3) and 6056(c)(3) of the Internal Revenue Code (Code), added by section 2 of the Paperwork Burden Reduction Act (Pub. L. 118-167, 138 Stat. 2584, Dec. 23, 2024) (the Act).<sup>1</sup> Sections 6055(c)(3) and 6056(c)(3) of the Code are effective for statements with respect to returns required by sections 6055 and 6056 for calendar years after 2023.

#### **BACKGROUND**

Section 6055 of the Code requires all persons providing minimum essential coverage to an individual during a calendar year to file annual information returns with the Internal Revenue Service (IRS) reporting certain information, including information

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<sup>1</sup> As of the date of this notice, sections 6055 and 6056 both contain two subparagraphs numbered (c)(3), due to an apparent numbering error. In this notice, references to sections 6055(c)(3) and 6056(c)(3) should be understood as references to the subparagraphs titled “alternative manner of furnishing statements.”

that identifies each covered individual and the individual's months of coverage.<sup>2</sup>

Section 6055 also requires persons providing minimum essential coverage to an individual during a calendar year to furnish each responsible individual (generally, the person named on an application who enrolls one or more individuals in minimum essential coverage) with a statement containing the same information that is included on the annual information return required to be filed with the IRS. See Treas. Reg. § 1.6055-1(b)(11). Pursuant to section 6055(c)(2), the statement must be furnished on or before January 31 of the year following the calendar year for which the return was required to be made. Treasury Regulation § 1.6055-1(g)(4) provides an automatic 30-day extension of time in which to furnish these statements.

Treasury Regulation § 1.6055-1(g)(4)(ii)(B) provides an alternative manner of furnishing the statements required under section 6055(c) of the Code if the individual shared responsibility payment amount under section 5000A(c) for the calendar year in which minimum essential coverage is provided is zero. Pursuant to Treas. Reg. § 1.6055-1(g)(4)(ii)(B), the requirement to furnish the statement generally is satisfied if the reporting entity provides clear and conspicuous notice, in a location on its website that is reasonably accessible to all responsible individuals, stating that responsible individuals may receive a copy of their statement upon request. The notice must be timely posted and retained on the website through October 15 of the year following the calendar year to which the statement relates. The regulations further provide that the reporting entity must furnish the statement to a requesting responsible individual within 30 days of the date the request is received.

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<sup>2</sup> Information returns under section 6055 generally are filed using Form 1095-B, Health Coverage.

Section 6056 requires applicable large employers (ALEs) (generally those with 50 or more full-time employees, including full-time equivalent employees, in the previous year) to file annual information returns with the IRS relating to the health insurance, if any, that the ALE offers its full-time employees.<sup>3</sup> Section 6056 also requires each ALE to furnish to each full-time employee a statement containing the same information that is included in the annual information return required to be filed with the IRS. Pursuant to section 6056(c)(2), the statement must be furnished on or before January 31 of the year following the calendar year for which the return was required to be made. Treasury Regulation § 301.6056-1(g)(1) provides an automatic 30-day extension of time in which to furnish these statements.

Section 2 of the Act adds sections 6055(c)(3) and 6056(c)(3) to the Code, effective for statements with respect to returns required by sections 6055 and 6056 for calendar years after 2023. These provisions provide that a person required to make a return under section 6055(a) or section 6056(a) shall be treated as timely furnishing the written statements required under section 6055(c)(1) or section 6056(c)(1) if the person provides clear, conspicuous, and accessible notice (at such time and in such manner as the Secretary of the Treasury may provide) that any individual to whom a statement would otherwise be required to be furnished may request a copy of such statement and the copy is timely furnished. For this purpose, the statement is timely furnished if furnished to such individual not later than the later of January 31 of the year following the calendar year for which the return was required to be made or 30 days after the date of the request.

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<sup>3</sup> Information returns under section 6056 generally are filed using Form 1095-C, Employer-Provided Health Insurance Offer and Coverage.

## **GUIDANCE**

### *Section 6055*

A person providing minimum essential coverage who is required to furnish a statement under section 6055 may satisfy the alternative manner of furnishing the statement provided under section 6055(c) by complying with the requirements of Treas. Reg. § 1.6055-1(g)(4)(ii)(B)(1)-(3), but without regard to whether the individual shared responsibility payment amount under section 5000A(c) for the calendar year in which minimum essential coverage is provided is zero. The person providing minimum essential coverage must post the notice described in Treas. Reg. § 1.6055-1(g)(4)(ii)(B)(1)-(3) by the due date for furnishing the statement, including the automatic 30-day extension. For example, for 2024 statements, the person providing minimum essential coverage must post the notice by March 3, 2025.

A requested statement is timely furnished to an individual if furnished not later than the later of January 31 of the year following the calendar year for which the return was required to be made or 30 days after the date of the request. A person providing minimum essential coverage may furnish the statement electronically pursuant to Treas. Reg. § 1.6055-2.

### *Section 6056*

An ALE required to furnish a statement under section 6056 may satisfy the alternative manner of furnishing the statement provided under section 6056(c)(3) by complying with the requirements of Treas. Reg. § 1.6055-1(g)(4)(ii)(B)(1)-(3), but without regard to whether the individual shared responsibility payment amount under section 5000A(c) for the calendar year in which minimum essential coverage is provided

is zero and by substituting the term “full-time employee” for “responsible individual” and the term “Form 1095-C, Employer-Provided Health Insurance Offer and Coverage” for “Form 1095-B, Health Coverage.” The ALE must post the notice described in Treas. Reg. § 1.6055-1(g)(4)(ii)(B)(1)-(3) (with the relevant substitutions) by the due date for furnishing the statement, including the automatic 30-day extension. For example, for 2024 statements, the ALE must post the notice by March 3, 2025.

A requested statement is timely furnished to an individual if furnished not later than the later of January 31 of the year following the calendar year for which the return was required to be made or 30 days after the date of the request. An ALE may furnish the statement electronically pursuant to Treas. Reg. § 301.6056-2.

#### **EFFECTIVE DATE**

This notice is effective for statements required by section 6055 or section 6056 with respect to returns for calendar years after 2023.

#### **DRAFTING INFORMATION**

The principal authors of this notice are the Office of the Associate Chief Counsel (Employee Benefits, Exempt Organizations, and Employment Taxes) and the Office of the Associate Chief Counsel (Income Tax & Accounting), though other Department of the Treasury and IRS officials participated in its development. For further information on the provisions of this notice, contact (202) 317-7006 (not a toll-free number) for information related to section 6055 of the Code, and (202) 317-5500 (not a toll-free number) for information related to section 6056 of the Code.