



## **ACA Federal Penalties**

# ACA Federal Filing Dates

for 2024 Tax Year

January	February	March	Federal Filing Deadline: March
JANUARY 31, 2025	February 28, 2025	March 3, 2025	March 31, 2025
Deadline for employers to distribute Form 1095-C to each full-time employee	Form 1094-C Paper Filing Deadline	Form 1095-C Distribution to Employees	Electronic Filing Deadline for Forms 1094-C and 1095-C

For information regarding ACA state filing deadlines, please visit the state's official website to review the specific guidelines.

# ACA Federal Filing Deadlines and Penalties

for the 2024 tax year:

Filing Requirement	Deadline	Penalty Type	Penalty Amount
Form 1095-C Distribution to Employees	January 31, 2025	A Penalty (IRC §4980H(a))	\$2,970 per full-time employee (annually)
Form 1094-C Paper Filing with IRS	February 28, 2025	B Penalty (IRC §4980H(b))	\$4,460 per full-time employee receiving subsidies
Form 1094-C Electronic Filing with IRS	March 31, 2025	Failure to File Penalty	\$290 per return not filed accurately and timely
Failure to Furnish Form 1095-C	March 3, 2025 (extended)	Failure to Furnish Penalty	\$310 per return not furnished to employees

The penalties are calculated monthly, and the amounts listed are annualized.

# Things to Remember:

- **A Penalty** applies if an Applicable Large Employer (ALE) fails to offer minimum essential coverage to at least 95% of full-time employees and their dependents.
- **B Penalty** applies if an ALE offers coverage that is not affordable or does not provide minimum value, triggering penalties when employees receive subsidized coverage through the Marketplace.

Employers should ensure compliance with these deadlines and understand the penalties associated with noncompliance to avoid financial repercussions.

