

ACA State Reporting Requirements



Here's a summary of the ACA (Affordable Care Act) state reporting requirements, including the states that have implemented these requirements and their specific filing instructions:

State	Filing Requirement	Instructions to File	Deadline
California	Employers must provide Forms 1095-B and 1095-C to employees.	Distribute Form 1095-C to employees by January 31, 2025. File Forms 1094-B and 1095-B with the California Franchise Tax Board by March 31, 2025.	Employee Distribution: January 31, 2025
			State Filing: March 31, 2025
Massachusetts	Employers must distribute Form MA 1099-HC to employees.	Distribute Form MA 1099-HC by January 31, 2025. File a health insurance disclosure statement with the state by December 15, 2024, of the reporting year.	Employee Distribution: January 31, 2025
			State Filing: December 15, 2024

New Jersey	Employers must file a coverage return with the state.	Use IRS Forms 1094-C and 1095-C for reporting health coverage information. Distribute forms to employees by March 3, 2025, and file with the state by March 31, 2025.	Employee Distribution: March 3, 2025
			State Filing: March 31, 2025
Rhode Island	Distribution of federal ACA 1095 Forms satisfies state requirements.	Distribute Forms 1095-B or 1095-C to employees by March 3, 2025, and file with the IRS by March 31, 2025. No additional state-specific forms are required beyond federal forms.	Employee Distribution: January 31, 2025
			State Filing: March 31, 2025
District of Columbia	Employers must report to the District within 30 days after the federal filing date.	File Forms 1094-C and 1095-C electronically with the IRS by March 31, 2025 then report to D.C. within 30 days after this date, typically around April 30, 2025, for previous year filings.	Filing Deadline: April 30, 2025 (for prior year)
Vermont	Currently has no specific employer reporting requirements but may implement them in the future.	Stay updated on potential changes regarding ACA reporting requirements as states may adopt new regulations based on federal guidelines.	N/A

Additional Notes:

- States like Connecticut, Hawaii, Maryland, Minnesota, and Washington are considering or have passed ACA reporting requirements, so employers should stay informed about potential changes.
- Employers must ensure compliance with both federal and state reporting obligations to avoid penalties.

This summary provides a clear overview of the ACA state reporting requirements that employers need to be aware of for compliance purposes.