

COMMENT MATRIX

Groom Law Group Comments dated June 11, 2025, Reporting Forms 1094- and 1095-B		
<i>Note: Page numbers are based on the PDF document consisting of 8 pages (internal page numbering within that document differs).</i>		
Page no.	Summary of comment	IRS Response
1-2	Forms 1094-B and 1095-B are duplicates of 1095-A, 1094-C and 1095-C.	The Form 1094-B and 1095-B are not duplicates, these are considered transmittals or cover sheets for the filing information required under Section 6055 for providers of coverage. The Forms 1094-C and 1095-C include the filing information required under Section 6056 for applicable large employers. The Form 1095-A reports information from the Exchange about a qualified health plan and premiums for those plans.
2	These form collections requirements are obsolete and major burden to businesses.	Section 6055 and 6056 require certain information reporting and these forms are used to collect that information, neither of which are obsolete. IRS cannot obsolete these forms without a change to the authorizing statute.
3	Form 1095-C could be revised by the IRS, to incorporate any information the Agency feels is needed from Form 1095-B. Eliminating the need for 2 forms.	Section 6055 requires information reporting for providers of coverage; and Section 6056 requires information reporting for applicable large employers.
4	Amend IRC 6055, because the regulations and guidance has become obsolete.	Section 6055 and 6056 are the tax law provisions that require the need for Form 1094-C and 1095-C, neither of which are obsolete. IRS cannot obsolete these forms without a change to the authorizing statute.
5	IRC 6055 and 6056 often overlap.	Section 6055 requires information reporting for providers of coverage and Section 6056 requires information reporting for applicable large employers.
6	Since 2017, IRC 6055 has a penalty of \$0 for an individual's failure to have minimum coverage.	The Tax Cuts and Jobs Act, Public Law 115-97, enacted December 22, 2017, reduced the individual shared responsibility payment penalty imposed by Section 5000A to zero percent. This is different and distinct from Section 6055, 6056, and Section 4980H which imposes information filing requirements and penalties on employers.
6	Health insurance providers currently must collect	The IRS may use the Section 6055 information

	information related to each individual's health care coverage and submit it on an individual Form 1095-B. Many taxpayers must pay a service provider to assist with this reporting. The information, once gathered, must be provided to both the IRS and the individual, either by mail or electronically.	reporting to determine whether individuals have other coverage that makes them ineligible for the PTC.
7-8	We believe that this Administration can quickly and effectively relieve significant burden and save taxpayers millions of dollars and thousands of compliance hours by amending the current rules to eliminate unnecessary minimum essential coverage reporting. This would also eliminate the cost and burden on the IRS related to processing unnecessary Forms 1095-B. Alternatively, the Administration could issue a Notice or other subregulatory guidance providing that unnecessary minimum essential coverage reporting is not required.	This would require a change to the authorizing statute, which IRS cannot implement.

National Tax Office Comments dated July 2, 2025, Reporting Forms 1094- and 1095-B	
Summary of comment	IRS Response
<p>The comment urged IRS to maintain the reporting requirements on Form 1094-B and 1095-B as they are essential for verifying whether an individual has minimum essential coverage, which is important information for the Marketplace and state-based exchanges to determine eligibility for Premium Tax Credits (PTC).</p> <p>Additionally, many states have enacted their own individual mandates with associated penalties and allow taxpayers to rely on the Form 1095-B information.</p>	<p>The commentor is expressing support to keep the forms.</p>