



# Paperwork Burden Reduction Act: 1095 Print Preferences Guidance

In alignment with the Paperwork Burden Reduction Act, we will honor each employee's 1095 print preference unless you, the employer, explicitly opt out of print functionality. This approach applies to all print scenarios, including terminated employees and any applicable state mandates. That said, if an employee requests a printed 1095, we will fulfill that request, even if their employer has opted out of print functionality.

If you choose to opt out printing, we kindly request that you work with your client team to complete a work order during the discovery phase, no later than **December 15, 2025**.

## What should you know about the Paperwork Burden Reduction Act?

### 1. No Automatic Mailing Required

Employers are no longer required to automatically furnish Form 1095-B or 1095-C to employees. Instead, they must provide a **"clear, conspicuous, and accessible" notice** informing employees that the form is available upon request.

### 2. Client Opt-Out Option

If you choose to opt out of the print functionality entirely (including for terminated employees and state mandates), you must work with your client team to submit a formal **work order during the discovery phase**, no later than **December 15, 2025**.

### 3. State Mandates Still Apply

Some states (e.g., California, New Jersey, Rhode Island, and Washington, D.C.) still require paper distribution of Form 1095 regardless of federal changes. Employers must continue to comply with these state-specific mandates

### 4. Electronic Delivery Rules

Employers may deliver Forms 1095 electronically if the employee has previously consented and not revoked that consent. This consent remains valid unless explicitly withdrawn.

## Notice requirements

The language in the Paperwork Burden Reduction Act states that the Notice to employees must be "clear, conspicuous, and accessible (*at such time and in such manner as the Secretary may provide*) ...". It was initially unclear what type of notice would suffice to allow an applicable large employer (ALE) to skip furnishing Form 1095-C because the Secretary of Treasury had not issued any information.

The Internal Revenue Service (IRS) recently issued awaited guidance on the "time" and "manner" required for such Notice. ([See IRS Notice 2025-15.](#)) **The IRS will apply the time and manner requirements from Treasury Regulation section 1.6055-1(g)(4)(ii)(B)(1)-(3).**

Under these requirements, the Notice must:





- Post a clear and conspicuous notice in a location on the ALE’s website that is reasonably accessible to full-time employees.
- State that employees may receive a copy of their statement upon request.
- Explain how employees may request a copy of their Form 1095-C;
- Include an email address and a physical address where employees can make a request for their Form 1095-C;
- Include a telephone number that employees may use to contact the ALE with questions; and
- Be written in plain, non-technical terms and with letters of a font size large enough to call a viewer’s attention that the information pertains to tax statements reporting health coverage. For example, a website that includes words on the main page reading “Tax Information” and a secondary page that includes the statement “IMPORTANT HEALTH COVERAGE TAX DOCUMENTS” in capital letters.

## Timing requirements

- The notice must be posted by the **furnishing deadline** (e.g., **March 2, 2026**, for 2025 coverage).
- It must remain accessible on the website until **October 15, 2026**.

