

# ACA Reporting Deadlines and Penalties: What Florida Employers Need to Know

Affordable Care Act (ACA) reporting requirements remain a critical compliance responsibility for many Florida employers.

Missing deadlines or filing inaccurate information can result in substantial IRS penalties, making early preparation essential.

## Who Must Comply?

Applicable Large Employers (ALEs) generally include businesses averaging 50 or more full-time or full-time equivalent employees.

These employers are typically responsible for:

- Providing employee reporting forms
- Filing required forms with the IRS
- Tracking employee healthcare eligibility

## Common ACA Reporting Forms

Employers may be required to file:

- Form 1095-C
- Form 1094-C

These forms help verify employer-sponsored health coverage compliance.

## Common Penalty Triggers

Penalties may occur due to:

- Late filings
- Incorrect employee information
- Failure to provide required forms
- Incomplete reporting

Even small reporting errors can create compliance complications.

## Best Practices for Florida Employers

To reduce risk, employers should:

- Start gathering data early
- Coordinate with payroll and HR teams
- Verify employee records
- Confirm reporting deadlines annually
- Work with experienced compliance professionals

## **Final Thoughts**

ACA reporting continues to be an important responsibility for Florida employers. Preparing ahead of deadlines and maintaining accurate records can help businesses avoid penalties and stay compliant with evolving federal requirements.