



United States House Committee on

**Ways & Means**

**CHAIRMAN JASON SMITH**

---

## H.R. 3797 – The Paperwork Burden Reduction Act

### Affordable Care Act Paperwork

Every year, the IRS requires employers to provide their employees and the IRS with information regarding their employee's health insurance coverage.

- The IRS made one form, 1095-B, available to be requested online after the Tax Cuts and Jobs Act zeroed out the individual mandate penalty, rendering this form unnecessary for all individuals.
- The 1095-C form is still required to be mailed to all employees, even though it is only used by a small subset of individuals, leading to unnecessary paperwork for employers and 98.6% of employees.

### Burden on Small Businesses and their Employees

- Every year, employers spend significant time and resources mailing 1095-C forms to employees.
- Only 1.4% Americans decline their offer of employer-sponsored health insurance and will need to use this form.
- Consequentially, more than 154 million Americans will receive this unnecessary form in the mail, confusing workers and frustrating taxpayers.

### H.R. 3797

- Codifies the Treasury rule allowing for 1095-B forms available to be requested online.
- Extends this flexibility to employers providing 1095-C forms, reducing unnecessary paperwork mandates while ensuring the form is still available to employees who may need it.