



Human Resources
Personnel • Civil Service • Employee Benefits

MONTGOMERY
C O U N T Y^{NY}
Made of Something Stronger

Nicole Yaggle
Personnel Officer

TO: All Employees
FROM: Nicole Yaggle, Personnel Officer
RE: Change to 1095-C distribution
DATE: December 19, 2025

The following federal legislation, **Paperwork Burden Reduction Act** and the **Employer Reporting Improvement Act**, has changed how employers provide 1095-c forms to employees, for the 2025 tax year.

In previous years the form was mailed to employees sometime in the month of March. Now employees will need to request the form from their employer directly.

What is a 1095-c form?

The form indicates that health coverage was offered to the employee and their family members in 2025 and that the coverage offered met ACA “minimum essential coverage” and “minimum value” requirements. These documents also show which employees and dependents (if applicable) were covered under the plan in 2025.

Do I need to request my 1095-c to file my taxes?

- It is not necessary to request 1095-C form in order to file your Income Tax return.

The 1095-C may not be available when an employee is ready to file their 2025 tax return. While the information on these forms may assist in preparing a return, they are not required. Like last year, taxpayers can prepare and file their returns using other information about their health insurance. You should not attach any of these forms to your tax return.

How do I request my 1095-c from my employer?

- Please contact Tristin Christman in the Employee Benefits department at Tchristman@montgomerycountyny.gov or 518-853-3755
- Montgomery County has 30 days to complete your request once received

NY:tc