



	2018 (single/family)	2017 (single/family)
ACA Maximum Out-of-Pocket	\$7,350 / \$14,700	\$7,150 / \$14,300

ACA Reporting Penalties (Forms 1094-B, 1095-B, 1094-C, 1095-C)

The following table reflects penalties for returns filed in the applicable year (i.e., the 2018 penalty is for returns filed in 2018 for calendar year 2017). Note that failure to provide Form 1095-C to an employee and the IRS may result in two penalties, as each are supposed to receive the form (increased for willful failures, with no cap on the penalty).

Penalty Description	2019 Penalty	2018 Penalty
Failure to file an information return or provide a payee statement	\$270 for each return with respect to which a failure occurs	\$260 for each return with respect to which a failure occurs
Annual penalty limit for non-willful failures	\$3,282,500	\$3,218,500
Lower limit for entities with gross receipts not exceeding \$5M	\$1,094,000	\$1,072,500
Failures corrected within 30 days of required filing date	\$50	\$50
Annual penalty limit when corrected within 30 days	\$547,000	\$536,000
Lower limit for entities with gross receipts not exceeding \$5M when corrected within 30 days	\$191,000	\$187,500
Failures corrected by August 1	\$100	\$100
Annual penalty limit when corrected by August 1	\$1,641,000	\$1,609,000
Lower limit for entities with gross receipts not exceeding \$5M when corrected by August 1	\$547,000	\$536,000
Failure to file an information return or provide a payee statement due to intentional disregard	\$540 for each return with respect to which a failure occurs (no cap)	\$530 for each return with respect to which a failure occurs (no cap)

