

# Frequently Asked Questions by Employees on Form 1095-C

## What is Form 1095-C?

As part of the Affordable Care Act, Applicable Large Employers (ALEs)<sup>1</sup> are required to give each of their full-time employees a Form 1095-C every year, beginning with the 2015 tax year. They may also have to provide a 1095-C to certain part-time employees, depending on the kind of health coverage they provided and if the employee was enrolled in coverage.

Among other things, the form gives the employee a summary of the health insurance coverage the company has offered and the months that the employee was enrolled in coverage.

## Who receives this form?

You'll receive a Form 1095-C if you were a full-time employee of an ALE for at least one month of 2015. You may receive additional Forms 1095-C if you worked for more than one ALE in the year.

If you were a part-time employee of an ALE and enrolled in coverage in an employer-sponsored health plan for at least one month of the year, you may also receive this form depending on the kind of health plan your employer provided.

Certain non-employees enrolled in self-insured coverage<sup>2</sup> during the year will also receive a Form 1095-C. This group may include terminated COBRA participants, retirees, or non-employee directors of the company.

## When will employees receive the Form 1095-C?

For the 2015 tax year, ALEs must mail or hand-deliver Forms 1095-C to employees no later than March 31, 2016. This deadline was extended from the original due date of February 1, 2016.

## What do I need to do with this form?

The Form 1095-C is for your information and can assist you in completing questions about health coverage on your personal income tax return. However, you should **not** submit Forms 1095-C with your personal income tax return. The ALE, not the employee, files Forms 1095-C with the IRS to document that the company has or has not offered adequate and affordable health coverage to employees. You should retain the form in your tax records and use it as proof of health coverage should you need it.

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<sup>1</sup> ALEs are defined, in general, as employers who had an average of 50 or more full-time employees, including full-time equivalent employees, in the previous calendar year.

<sup>2</sup> A self-insured health insurance plan is one where the employer, rather than an insurance carrier, takes on the financial risk associated with the plan. Ask your employer if your plan is self-insured.

I already filed my 2015 personal tax return before I received my Form 1095-C? Do I need to file an amended return after I receive the 1095-C?

If you file your income tax return using other information provided by your employer about your health coverage before receiving Form 1095-C, you do **not** need to amend your return once you receive the Form 1095-C.

What if I didn't have health insurance coverage for the entire calendar year in 2015?

If you didn't have coverage for the entire calendar year in 2015, you will need to complete IRS Form 8965 to determine if you owe a fee or if you qualify for an exemption from the individual mandate to have health coverage:

<https://www.irs.gov/pub/irs-pdf/f8965.pdf>

Will I receive a Form 1095-C from my employer even if I'm covered under someone else's health insurance?

If you're a full-time employee of an ALE as defined by the Affordable Care Act, you will receive a 1095-C from your employer, even if you're covered under someone else's health insurance plan.

Why might I receive more than one 1095 form?

If you worked for multiple companies, switched health plans, or changed jobs during the year, you may receive multiple Forms 1095-C. You could also receive multiple Forms 1095-B forms from your insurance providers or be listed as a covered individual if you are covered under another's policy. Please be sure to save all 1095 forms you receive for your tax records.

Why is the monthly premium section on my 1095-C form blank or not the amount I pay?

What you see in Part II, Line 15 is the monthly contribution for the **lowest** cost plan your employer offers to you for **individual-only** coverage. This field may also be left blank intentionally, depending on the nature of the coverage you were offered and the code your employer entered in Line 14. Your actual monthly contribution may be higher if you cover dependents or if you enrolled in a different plan. For more information on the 1095-C and information in each line, refer to the IRS form instructions:

<https://www.irs.gov/pub/irs-prior/i109495c--2015.pdf>

Who do I contact if I did not receive my 1095-C form or if it has information that is not correct?

For additional questions, please contact your employer.

## How should I answer the question regarding health care individual responsibility on my Form 1040?

For more information on how to respond, refer to the IRS instructions for Forms 1094-C and 1095-C:

<https://www.irs.gov/pub/irs-prior/i109495c--2015.pdf>

You may also want to speak with a tax advisor for further assistance.

## What does “minimum essential coverage” mean?

Most health care coverage people have meets minimum essential coverage requirements under the Affordable Care Act. Minimum essential coverage includes:

- most broad-based health coverage provided by employers (excluding certain specific coverage, such as accident or disability income, stand-alone dental or vision coverage);
- health insurance coverage you buy through a federal or state health insurance marketplace;
- many types of government-sponsored health coverage including Medicare, most Medicaid coverage, and most health care coverage provided to veterans and active-duty service members; and
- certain types of health coverage you buy directly from an insurance company.

Please see the instructions for IRS Form 8965 for more information on what qualifies as minimum essential coverage:

<https://www.irs.gov/pub/irs-pdf/i8965.pdf>

## Why are social security numbers on this form?

Under new IRS requirements, health care reporting must include this information.

## What are Forms 1095-A and 1095-B, and who receives them?

Forms 1095-A and 1095-B are additional forms that show the health coverage individuals were offered and/or enrolled in.

- If you received coverage through a federal or state health insurance marketplace, you'll receive a 1095-A.
- If you were enrolled in coverage from a company that is **not** an ALE or directly from an insurance carrier, you will receive a Form 1095-B, regardless of if you were a full-time or part-time employee.

## What if I have additional questions?

For additional questions, please contact your employer. You may also visit the IRS website for more information about the Affordable Care Act and the 1095 forms:

<https://www.irs.gov/>