

QUESTIONS AND ANSWERS ABOUT HEALTHCARE INFORMATION FORMS FOR INDIVIDUALS *FORMS 1095-B AND 1095-C*

Because of the healthcare law, you are receiving new forms providing you with information about the health coverage you had or were offered in 2015. This memo answers basic questions about these new forms.

1. What are these new forms and how do I use them?

These forms provide information about the health care coverage that you had or were offered during the previous year. Much like Form W-2, these new health care forms provide information that you may need when you file your income tax return. Also like Forms W-2, these new forms will be provided to the IRS by your employer. The new forms are:

Form 1095-B, Health Coverage. Health coverage providers and small employers (less than 50 FTE's in the prior calendar year) that self-fund their benefit programs send this form to individuals they cover, with information about who was covered and when.

Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. Large employers, generally those with 50 or more FTE's in the prior calendar year, provide Form 1095-C to their full-time employees. Employers that self-insure their health coverage will also provide a Form 1095-C to any part-time employees and family members who enrolled in the health plan. Self-insured employers may send this form to individuals they cover, such as a retired employee, with information about who was covered and when.

Form 1095-C provides information about the health coverage offered by your employer and whether you or any family members enrolled in your employer's self-insured health plan.

2. When will I receive these health care tax forms?

The deadline for employers to provide Forms 1095-B and 1095-C has been extended to March 31, 2016.

3. Must I wait to file until I receive these forms?

No, you do not need to wait to receive your Form 1095-B or 1095-C in order to file. Individual taxpayers should file their returns as they normally would.

4. Will I get more than one form?

Maybe. You are likely to get more than one form if you worked for more than one employer that offered coverage. You are also likely to get more than one form if you changed coverage or employers during the year.

5. Will I get a Form 1095-C from each of my employers?

Not necessarily. You will only receive a Form 1095-C from your employer if that employer is a large employer with 50 or more FTE's in the prior calendar year. Even if your employer is a large employer, you will only receive a Form 1095-C if you were a full-time employee for that employer for at least one month of the year or if you were enrolled in that employer's self-insured health plan, even if you worked part-time.

6. What do I need to do with these forms?

You will use the information on these forms to verify that you, your spouse and any dependents had coverage for each month during the year. Like last year, if you and your family members had minimum essential coverage for every month of the year, you will check a box on your return to report that coverage. If you or any family members did not have coverage for the entire year, a coverage exemption may apply for the months without coverage. If you or any family members did not have coverage or qualify for an exemption, you may have to make an individual shared responsibility payment.

Do not file these forms with your tax return. Keep them in your records with your other important tax documents.

7. Can I file my tax return if I have not received any or all of these forms?

You do not have to wait for Form 1095-B or 1095-C from your employer to file your individual income tax return. You can use other forms of documentation, in lieu of the Form 1095 information returns to prepare your tax return. Other forms of documentation that would provide proof of your coverage include: insurance cards, explanation of benefits statements from your insurer, W-2 or payroll statements reflecting health insurance deductions, records of advance payments of the premium tax credit and other statements indicating that you, or a member of your family, had health care coverage.

You will not need to send the IRS proof of your health coverage. However, you should keep any documentation with your other tax records.

8. What should I do if I have a question about the form I received?

Contact your employer. You may also visit the IRS website for more information: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>.