

ACA FAQ's

I understand that I may receive a new health care tax statement from my employer to help me prepare my individual income tax return. What is it?

If you worked for a large employer (generally, an employer with more than 50 full-time employees), you may receive:

- Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. It shows whether the employer offered health insurance coverage and for how long.

You may also receive:

- IRS Form 1095-B from a health insurance company, or from a multiemployer plan, if you were enrolled in a multiemployer plan.
- IRS Form 1095-A from a Marketplace/Exchange, if you enrolled in Marketplace/Exchange coverage.

These forms will provide details as to any health coverage you had in 2015.

If you don't receive any of these forms, you should check your own records (for example, enrollment materials, confirmations from your employer, and explanation of benefits statements), or call the health insurance provider phone number on your health insurance membership card for details of coverage.

How are the forms different?

- IRS Form 1095-A provides information as to any Marketplace coverage you had (if applicable), and any Premium Tax Credits you received.
- IRS Form 1095-B details the months of coverage that you, your spouse and/or any eligible dependents had for each month. Form 1095-B is sent by your insurance carrier and provides details about the health insurance coverage you elected, including who in your family was covered.
- IRS Form 1095-C provides information regarding any employer-provided health insurance coverage – or offers of coverage. It may also detail the months of coverage you and any spouse and/or eligible dependents had during each month.

What do I do with the Form 1095-C?

Keep this form with the materials you give to your tax preparer. If you prepare your own taxes, you may need to refer to this information as you prepare your return.

Should I wait for the form to prepare my income tax return?

In most cases, you do not need to wait for the Form 1095-C in order to file your U.S. Individual Income Tax Return (IRS Form 1040, 1040A, or 1040EZ). Most employees will know whether they had health coverage for a month and can simply check a box on their tax return to attest that they, their spouse (if filing jointly), and any eligible dependents had “minimum essential coverage” throughout the year.

Under what circumstances would I need the information on Form 1095-C to file my U.S. Individual Income Tax Return? Only if:

- You received an advance premium tax credit or wish to take the premium tax credit on your return; or
- You had a gap in coverage of more than three consecutive months.

Do I need to attach Forms 1095-A, 1095-B, or 1095-C to my federal tax return?

No, do not submit these with your tax return. However, you may need to refer to them in order to complete your tax return.

How will I receive these forms?

You may receive these forms by U.S. Mail, or hand delivery (for example, from your employer); or, if you consented to receive the forms electronically, you may receive the form via e-mail.

When will I receive these forms?

Normally, by January 31st of the year following coverage (for 2015 statements, the date is March 31).

What if I don't receive a Form 1095-C from my employer by March 31st?

Not all employers will furnish a Form 1095-C. Only large employers – those with an average of 50 or more employees – are required to furnish them. You may need to call the employer if to ask if they will be providing these forms.

Since not all employers will issue Forms 1095-C are there alternate sources for the information, such as monthly coverage details and premium cost/affordability?

Yes. There are several places to find this information.

- Check your employer's open enrollment materials for the year in question (Note: You may have received this in October 2014 for 2015).
- If you changed employers during the year, you may also be able to get the information from your Notice to Employees of Coverage Options, available through the Marketplace/Exchange.
- For details of the months during which you had health coverage, you can also call the health insurance provider phone number on your health insurance membership card.
- If you cannot find the information you need through those sources, contact the employer's Human Resources or Benefits department.

Who do I contact if I have a question about the form that I receive?

Each form should have a contact number if you have questions.

What should I do if I think the form I received has an error?

You may want to review IRS Form 8965, Health Coverage Exemptions, and Form 8962, Premium Tax Credit (PTC), and related instructions for information. If you still think that there may be an error, call the contact number on the form that you received.

If I worked full time for more than one employer this year, should I get a Form 1095-C from each of them?

Not necessarily. Only large employers are required to furnish Forms 1095-C. Call the employer if you are unsure about their status.

What IRS resources are available to help me if I had gaps in health coverage and possible exemptions?

If you had gaps in coverage of three consecutive months or more during 2015, you may need to apply for an affordability exemption (if available) from the individual mandate for any months in which you, your spouse (if filing jointly), and/or your eligible dependents did not have health coverage on **IRS Form 8965** (DRAFT), **Health Coverage Exemptions**, and related instructions (DRAFT).

If you think this might be the case, you should refer to your records to determine whether you, and if applicable, your spouse and any eligible dependents had health coverage for each month. (The IRS considers you to have had health coverage in any month in which you had coverage for at least one day during the month.)

For those months in which you did not have health coverage, you may need to know whether employer-sponsored coverage was offered to you and the cost of the least-expensive, self-only employer-sponsored coverage that was offered.

What IRS resources are available to help me report any Premium Tax Credit?

If you, your spouse, and/or your eligible dependents had health coverage through a Marketplace/Exchange and received a Premium Tax Credit, or are claiming the premium tax credit on your tax return, you will generally need to complete **IRS Form 8962** (DRAFT), **Premium Tax Credit (PTC)**. You may need to report whether you, your spouse, and/or any eligible dependents were offered employer-sponsored health coverage that was affordable and provided minimum value in the months for which you, your spouse, and/or your eligible dependents received/are claiming the Premium Tax Credit. See IRS Form 8962, Premium Tax Credit (PTC) and related instructions (DRAFT) for details.

Additional Resource: **Publication 974 (March 2015) Premium Tax Credit (PTC)**