

What You Should Know About Form 1095-C

Form 1095 is a new tax form required under the Affordable Care Act (ACA). Beginning with the 2015 tax year, this form will play an important role in your annual tax filings. The following questions and answers will help you generally understand the form, why it is important, and how it affects you.

Form 1095—the Basics

What is Form 1095?

Form 1095 is a tax form you will receive each year. It shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. (This form will not replace any state forms you may receive providing proof of medical insurance).

You should know that there are three versions of this form—1095-A, 1095-B, and 1095-C. Depending on your employment situation and medical coverage during the year, you may receive more than one of these forms. Please see 1095 –In Detail to learn more.

Who will receive this form?

You will receive Form 1095 in the mail if you were any of the following:

- A full-time employee of an employer with more than 50 full-time employees
- A part-time employee who was enrolled in medical coverage
- An individual with COBRA coverage
- A retiree or dependent of a retiree under the age of 65 who was enrolled in coverage.

Why do I need a Form 1095?

In short, you will need it to file your taxes, starting in 2015. Proving that you are adequately insured each year this form is required under the ACA. If you are not covered, you could face tax penalties, which is why it is important to keep this form with other important tax documents you need for the current tax year.

When should I expect to receive my form(s)?

Forms for each tax year will be mailed no later than January 31 of the year after each tax year. Please allow seven to ten business days for delivery.

What if I lose my form or do not receive it? How can I get another one?

You may contact HR to get another form. We recommend that you keep your form with your tax documents in a secure place.

Why Social Security Numbers Are Required

The IRS requires that employers and medical carriers make their best effort to obtain the missing Social Security number (SSN) of any covered individual or dependent(s).

What happens if I don't provide this information?

The IRS may impose a \$50 tax penalty for each missing SSN. Failing to provide this data may also negatively impact your dependent coverage. Plus, you can expect to receive requests for the missing SSN(s) at least once a year.

Form 1095—in Detail

I understand there are three versions of Form 1095. How do they differ?

The main difference among the three forms is the party responsible for providing your coverage and sending out the corresponding version of Form 1095, as shown in the table below.

| If You | Then You... |
|---|---|
| Were, at any time a full-time employee, a part-time employee enrolled in medical coverage, an individual with COBRA coverage, or a retiree or dependent of a retiree under the age of 65 who was enrolled in coverage | Will receive Form 1095-C from your Drew. |
| Enrolled in medical coverage during the year through the federal or state marketplace, and <i>not</i> an employer | Will receive Form 1095-A from the marketplace you enrolled through |
| Fell into more than one of the categories above. | Could receive multiple versions of Form 1095 (e.g., possibly more than one Form 1095-C if you worked for more than one employer or worked in different departments for the same employer) |

Part III of my Form 1095-C is blank. Why isn't my medical coverage showing?

If you enrolled in coverage **other than** your employer medical plan (e.g., through your spouse employer), Part III will intentionally be left blank, and you will not receive any other form from your employer to prove your medical coverage for the year.

Still Have Questions?

If you have questions about the form or if you have other questions or see something on Form 1095-C that you believe is incorrect, please call x3795. You can also learn more at [irs.gov](https://www.irs.gov).