



Form 1095-C

FAQs

Employees will receive a new tax form called the 1095-C that will contain detailed information about their health care insurance coverage. It is important to keep the form for your tax records. CPS created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

What is form 1095-C?

The 1095-C contains detailed information about the health care insurance coverage provided by your employer(s). If you were enrolled in health care insurance coverage from your employer, worked an average of 30 or more hours per week, or were considered a full-time employee at any point in 2015, then you will receive a 1095-C. For tax year 2015, you will need to keep this form for your records as evidence of insurance coverage, but you will not need it to complete your tax filings.

What information is on the form 1095-C?

There are three parts to the form:

- Part 1: Reports information about you and your employer.
- Part 2: Reports information about the insurance coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3: Reports information about the individuals (including dependents) covered under your self-insured plan.

Who received a form 1095-C?

Employers with 50 or more full-time equivalent employees are required to send a 1095-C to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in their health insurance plan in 2015.

Why did I get a form 1095-C?

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2015, you should receive a 1095-C. The form is required to complete your 2015 tax return.

When will I get my form 1095-C?

Forms will be available by March 31, 2016. It will be delivered via the US Postal Service or electronically if you consented.

Why did I get more than one form 1095-C?

If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer.



Form 1095-C

FAQs Cont'd

What should I do with my form 1095-C?

For tax year 2015, when you receive your 1095-C, keep it for your records as evidence of insurance coverage.

Do I need my form 1095-C and my W-2 to file my taxes?

For 2015, you do not, but you need to keep the form for your records. For 2016, you will need both your W-2 and your 1095-C to complete your 2016 tax return.

How will the form 1095 impact my taxes?

If you do not have healthcare insurance coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2015 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

Will I be fined if I did not receive a form 1095-C?

If you don't have qualifying health insurance coverage, in some cases you can claim a health care insurance coverage exemption. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. Please visit www.irs.gov or www.healthcare.gov to learn more.

Why didn't I get a form 1095-C?

If you were not full-time (worked an average of 30 or more hours per week) and were not enrolled in health care insurance coverage through your employer at any time during 2015, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

What is the difference between a 1095-A, 1095-B, and 1095-C?

The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance coverage will be responsible for sending a Form 1095.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange).
- You will receive a 1095-B if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). You may also receive a 1095-B from your insurance carrier if you are enrolled in a fully-insured employer sponsored plan.
- You will receive a 1095-C if coverage was provided by your employer.

What if I have questions?

If you have additional questions about your 1095-C, please visit www.irs.gov to learn more.