

1095-C Employer-Provided Health Insurance Offer and Coverage Insurance

You have probably heard of Health Care Reform and the Affordable Care Act (ACA), and one requirement that may impact you directly is Form 1095-C. This form is filed and furnished to any employee of an Applicable Large Employers, “ALE” (organizations that employ more than 50 people) who is a full-time employee for one or more months of the calendar. ALE members must report that information for all twelve months of the calendar year for each employee. You may receive multiple Forms 1095-C if you worked for multiple applicable large employers in the previous calendar year.

Frequent Asked Questions:

Will I get a Form 1095-C?

- You will receive a Form 1095-C – if you were a full time employee working for an applicable large employer last year. An applicable larger employer is generally an employer with 50 or more full-time employees, including full-time equivalent employees.
- Even if you were not a full time employee, you will receive form 1095-C if your employer offered self-insured coverage and you or a family member enrolled in that coverage.

How do I use the information on my Form 1095-C?

- This form provides you with information about the health coverage offered by your employer and, in some cases, about whether you enrolled in this coverage.
- If you enrolled in a health plan through the Marketplace, the information in Part II of Form 1095-C could help determine if you’re eligible for the premium tax credit. If you did not enroll in a health plan through the Marketplace, this information is not relevant to you.
- If there is information in Part III of Form 1095-C, review this information to determine if there are months when you or your family members did not have coverage. If there are months you did not have coverage, you should determine if you qualify for an exemption from the requirement to have coverage. If not, you must make an individual shared responsibility payment.
- You are not required to file a tax return solely because you received a Form 1095-C if you are otherwise not required to file a tax return.
- Do not attach Form 1095-C to your tax return - **keep it with your tax records.**

What if I don’t get my Form 1095-C?

- You might not receive a Form 1095-C by the time you file your annual tax return, and it is not necessary to wait for it to file.
- The information on these forms may assist in preparing a return. However, you can prepare and file your return using other information about your health insurance.

Source: www.irs.gov

For more information please visit www.irs.gov/forms-pubs/about-form-1095-c