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From



Q&A: Tax Forms 1095-A, 1095-B & 1095-C

Because of the health care law, you might receive some new forms this winter providing you with information about the health coverage you had or were offered in 2018. The information below is intended to help individuals understand these new forms, including who should expect to receive them and what to do with them.

Please note that this is a Q&A provided directly from the IRS and is not meant to be exhaustive.

The Basics

Q1: Will I receive any health care tax forms in 2019 to help me complete my tax return?

A1: In early 2019, you may receive one or more forms providing information about the health care coverage that you had or were offered during the previous year. Much like Form W-2 and Form 1099, which include information about the income you received, these health care forms provide information that you

may need when you file your individual income tax return. Also, like Forms W-2 and 1099, these forms will be provided to the IRS by the entity that provides the form to you.

The forms are:

- **Form 1095-A, Health Insurance Marketplace Statement.** The Health Insurance Marketplace (Marketplace) sends this form to individuals who enrolled in coverage there, with information about the coverage, who was covered, and when.

Due to the Affordable Care Act (ACA), some taxpayers may receive unfamiliar tax forms at the beginning of 2019: Forms 1095-A, 1095-B and 1095-C.

- **Form 1095-B, Health Coverage.** Health insurance providers (for example, health insurance companies) 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.** Certain employers send this form to certain employees, with information about what coverage the employer offered. Employers that offer health coverage referred to as “self-insured coverage” send this form to individuals they cover, with information about who was covered and when.

Q2: When will I receive these health tax forms?

A2: The deadline for the Marketplace to provide Form 1095-A is Jan. 31, 2019. The deadline for insurers, other coverage providers and certain employers to provide Forms 1095-B and 1095-C was Jan. 31, 2019, but has been extended to March 4, 2019.

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Q3: Must I wait to file my taxes until I receive these forms?

A3: If you are expecting to receive a Form 1095-A, you should wait to file your 2018 income tax return until you receive that form. However, it is not necessary to wait for Form 1095-B or Form 1095-C in order to file.

Some taxpayers may not receive a Form 1095-B or 1095-C by the time they are ready to file their 2018 tax returns. While the information on these forms may assist in preparing a return, they are not required. If you do not receive a Form 1095-B or 1095-C by the time you are ready to file your 2018 tax returns, you should file your returns as you normally would.

Q4: What are the health care tax forms that I might receive and how do I use them?

A4: Please see the chart on the next page.



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| HEALTH CARE FORM | SENT TO | SENT BY | WHAT TO DO WITH THIS FORM |
|--|---|---|--|
| Form 1095-A , Health Insurance Marketplace Statement | Individuals who enrolled in health coverage for themselves or their family members through the Marketplace | Marketplace | <p>This form provides information about your Marketplace coverage.</p> <p>Use Form 1095-A to complete Form 8962 and to reconcile advance payments of the premium tax credit or claim the premium tax credit on your tax return.</p> <p>Use Form 1095-A for information on whether you and your family members had coverage that satisfies the individual shared responsibility provision.</p> <ul style="list-style-type: none"> • If Form 1095-A shows coverage for you and everyone in your family for the entire year, check the full-year coverage box on your tax return. • If there are months when you or your family members did not have coverage, determine if you qualify for an exemption or must make an individual shared responsibility payment. <p>Do not attach Form 1095-A to your tax return—keep it with your tax records.</p> |
| Form 1095-B , Health Coverage | Individuals who had health coverage for themselves or their family members that is not reported on Form 1095-A or Form 1095-C | Health Coverage Providers <ul style="list-style-type: none"> • Insurance companies outside the Marketplace • Government agencies such as Medicare or CHIP • Employers that provide a certain kind of health coverage (sometimes referred to as “self-insured” coverage) but are not required to send Form 1095-C (see below) • Other coverage providers | <p>This form provides information about your health coverage.</p> <p>Use Form 1095-B for information on whether you and your family members had health coverage that satisfies the individual shared responsibility provision.</p> <ul style="list-style-type: none"> • If Form 1095-B shows coverage for you and everyone in your family for the entire year, check the full-year coverage box on your tax return. • If there are months when you or your family members did not have coverage, determine if you qualify for an exemption or must make an individual shared responsibility payment. <p>Do not attach Form 1095-B to your tax return—keep it with your tax records.</p> |



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| <p>Form 1095-C, Employer-Provided Health Insurance Offer and Coverage</p> | <p>Certain employees of applicable large employers (See next column)</p> | <p>Applicable large employers—generally those with 50 or more full-time employees, including full-time equivalent employees</p> | <p>Form 1095-C provides information about the health coverage offered by your employer, and, in some cases, information about whether you enrolled in this coverage.</p> <p>Use Form 1095-C to help determine your eligibility for the premium tax credit.</p> <ul style="list-style-type: none">• If you enrolled in a health plan in the Marketplace, you may need the information in Part II of Form 1095-C to help determine your eligibility for the premium tax credit.• If you did not enroll in a health plan in the Marketplace, the information in Part II of your Form 1095-C is not relevant to you. <p>Use Form 1095-C for information on whether you or any family members enrolled in certain kinds of coverage offered by your employer (sometimes referred to as “self-insured coverage”).</p> <ul style="list-style-type: none">• If Form 1095-C shows coverage for you and everyone in your family for the entire year, check the full-year coverage box on your tax return• If there are months when you or your family members did not have coverage, determine if you qualify for an exemption or must make an individual shared responsibility payment <p>Do not attach Form 1095-C to your tax return—keep it with your tax records.</p> |
|---|--|---|--|

Q5: How will I receive these forms?

A5: The Marketplace, health coverage providers and applicable large employers will mail (or hand deliver) these forms to you or provide them electronically to you, if you have consented to electronic delivery.

Q6: My employer or health coverage provider has suggested that I opt to receive these forms electronically rather than on paper. Are they allowed to ask me that?

A6: Yes. Employers and health coverage providers may ask for your consent to receive the forms electronically. This is entirely acceptable and may be



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more convenient for you. Electronic forms provide the same information that is provided in the paper forms.

Q7: Will I get at least one form?

A7: Maybe. If you were enrolled in health coverage for 2018, you should receive a Form 1095-A, 1095-B or 1095-C. In addition, if you were an employee of an employer that was an applicable large employer in 2018, you may receive a Form 1095-C. If you don't fall in either of these categories, you won't receive a form.

Q8: Will I get more than one form?

A8: Maybe. You are likely to get more than one form if you had coverage from more than one coverage provider or 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 or if different members of your family received coverage from different coverage providers.

The following examples illustrate when you may get more than one Form 1095 and what to do with the information on those forms.

- **Example 1:** You are single with two dependent children. At the beginning of 2018, you were unemployed, and you and your children were enrolled in coverage through the Marketplace.

You received the benefit of advance payments of the premium tax credit to help pay for your coverage. In August of 2018, you started working 40 hours per week for an employer with 300 employees (an applicable large employer) that offered health insurance coverage to you and your children. However, that offer of coverage was considered unaffordable to you for purposes of the premium tax credit, so you did not enroll in it and, instead, continued your Marketplace coverage with advance payments of the premium tax credit. Early in 2019, you receive Form 1095-A (from the Marketplace) and Form 1095-C (from your employer).

When you complete Form 8962, Premium Tax Credit, you will use the information on Form 1095-A to reconcile advance payments of the premium tax credit and to verify that you had health coverage for the entire year. You will use Form 1095-C to verify that your employer coverage was unaffordable for you. You will not attach Form 1095-A or 1095-C to your return, but you should keep these forms with your tax records.

- **Example 2:** You are single with no dependents. At the beginning of 2018, you were employed by Employer A, which has 20 employees (and therefore is not an applicable large employer). You had coverage through Employer A's employer-sponsored plan, which is insurance that Employer A purchases from Health Insurance Issuer Q (i.e., not a "self-insured" plan). In June of 2018, you changed jobs and started working 40 hours per week for Employer B, which has 500 employees (an applicable large employer). You immediately began receiving coverage through that employer's plan, which is insurance it purchases from Insurance Issuer R. Early in 2019, both insurance companies will send you a Form 1095-B providing information about the coverage in which you were enrolled. You also will receive a Form 1095-C from Employer B, the applicable large employer, providing information about the health coverage Employer B offered you.

You will use the information on Forms 1095-B to verify that you had health coverage for each month during the year and will check the full-year coverage box on your tax return. You will not need to use Form 1095-C to help complete your return because the information about the offer of



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health coverage made by your employer relates to whether you are eligible for the premium tax credit, and you cannot get a premium tax credit if you were not enrolled in a health plan in the Marketplace. You will not attach Form 1095-B or Form 1095-C to your tax return, but you should keep both forms with your tax records.

Q9: Will I get a Form 1095-C from each of my employers?

A9: Not necessarily. You will only receive a Form 1095-C from your employer if that employer is an applicable large employer, meaning it had 50 or more full-time employees (including full-time equivalent employees) in the year before the year to which the form relates. Most employers have fewer than 50 employees, and, therefore, are not applicable large employers required to provide Form 1095-C to their full-time employees.

Even if your employer is an applicable large employer, you will only receive a Form 1095-C for that employer if you were a full-time employee for that employer for at least one month of the year, or if you are enrolled in an applicable large employer's self-insured health plan, even if you are a part-time employee.

Q10: How are the forms similar?

A10: They all provide information about your health coverage during the prior year, and they are all used to determine if you, your spouse and your dependents had health coverage for the entire year, and, if not, for which months you did have coverage. (The Form 1095-C includes this information only if your employer is an applicable large employer and the coverage you enrolled in was a certain kind of coverage referred to as "self-insured" coverage).

None of these forms should be filed with your tax return—they should be kept for your records with your other tax documents.

Q11: How are the forms different?

A11: The forms are provided by different entities.

- Form 1095-A, Health Insurance Marketplace Statement, is provided by the Marketplace to individuals who enrolled or who have enrolled a family member in health coverage through the Marketplace.
- Form 1095-B, Health Coverage, is provided by insurance companies and other coverage providers. However, if your coverage was purchased through the Marketplace or was a type of coverage referred to as "self-insured coverage" that was provided by an applicable large employer, you will receive a different form.
- Form 1095-C, Employer-provided Health Insurance Offer and Coverage, is issued by applicable large employers to their full-time employees, and, in some cases, to other employees.

The forms are provided to different groups of people.

- Form 1095-A: Only individuals who enroll in coverage through the Marketplace will get this form.
- Form 1095-B: Individuals who have health coverage outside of the Marketplace will get this form (except for employees of applicable large employers that provide self-insured coverage, who will receive Form 1095-C instead).



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- Form 1095-C: Individuals who work full-time for applicable large employers will get this form. Also, part-time employees also will get this form if they enroll in self-insured coverage provided by an applicable large employer.

The forms contain some different information. Form 1095-A, Form 1095-B and some Forms 1095-C show who in your family enrolled in health coverage and for what months. Form 1095-A also provides premium information and other information you will need to reconcile advance payments of the premium tax credit and claim the premium tax credit on Form 8962. Form 1095-C shows coverage that your employer offered to you, even if you chose not to take that coverage.

Q12: What do I need to do with these forms?

A12: 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 an exemption, you may have to make an individual shared responsibility payment.

If you or anyone in your family receives a Form 1095-A from the Marketplace, you will use the information on the form to complete a Form 8962 to reconcile any advance payments of the premium tax credit or to claim the premium tax credit.

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

Q13: What should I do if:

- **I have a question about the form I received?**
- **I think I should have gotten a form but did not get it?**
- **I need a replacement form?**
- **I believe the form I received has an error?**

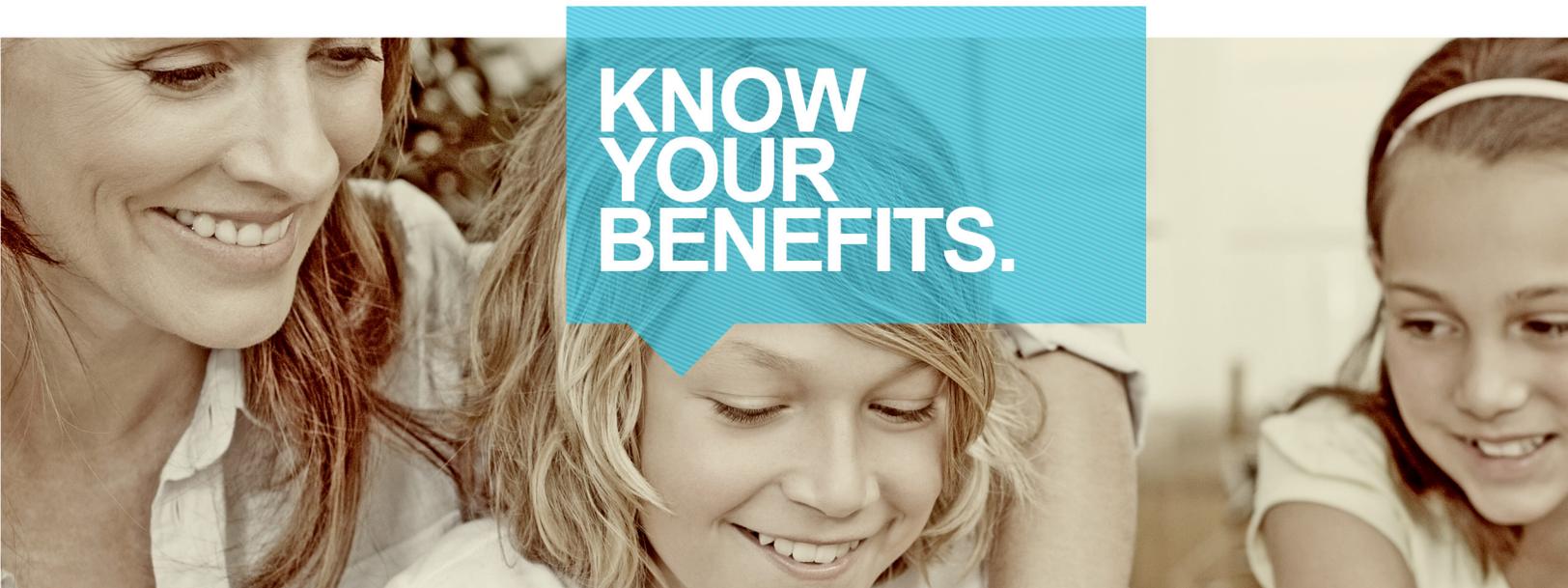
A13: In any of these situations, you should contact the provider of the form (or the entity that you think should have provided you a form, if you think you should have received a form but did not get it).

For questions about the Form 1095-A, contact the Marketplace. For questions about the Form 1095-B, contact the coverage provider (see Line 18 of the Form 1095-B for a contact telephone number). For questions about the Form 1095-C, contact your employer (see Line 10 of Form 1095-C for a contact telephone number).

How the Forms Relate to Your Tax Return

Q14: Can I file my tax return if I have not received any or all of these forms?

A14: If you enrolled in coverage through the Marketplace, you will need the information on Form 1095-A to complete Form 8962 to reconcile any advance payments of the premium tax credit or claim the premium tax credit, and to file a complete and accurate tax return. If you need a copy of your Form 1095-A, you should go to www.healthcare.gov or your state Marketplace website and log in to your Marketplace account, or call your



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Marketplace call center. Although information from the Form 1095-C—information about an offer of employer provided coverage—can help you in determining eligibility for the premium tax credit, it is not necessary to have Form 1095-C to file your return. See [Publication 974](#) for additional information on claiming the premium tax credit.

You do not have to wait for either Form 1095-B or 1095-C from your coverage provider or 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 insurance coverage include:

- Insurance cards
- Explanation of benefits
- Statements from your insurer
- Form W-2 or payroll statements reflecting health insurance deductions
- Records of advance payments of the premium tax credit
- Other statements indicating that you, or a member of your family, had health care coverage

If you and your entire family were covered for the entire year, you may check the full-year coverage box on your return. If you or your family

members did not have coverage for one or more months of the calendar year, you may claim an exemption or make an individual shared responsibility payment.

You will not need to send the IRS proof of your health coverage with your individual tax return. However, you should keep any documentation with your other tax records. This includes records of your family's employer-provided coverage, premiums paid and type of coverage.

Q15: Am I required to file a tax return if I receive one of these forms?

A15: If you receive a Form 1095-A, Health Insurance Marketplace Statement, showing that advance payments of the premium tax credit were paid for coverage for you or your family member, you generally must file an individual income tax return and submit a Form 8962 to reconcile those advance payments, even if you would not otherwise be required to file a tax return. You also must file an individual income tax return and submit a Form 8962 to claim the premium tax credit, even if no advance payments of the premium tax credit were made for your coverage. For more information, see the [instructions](#) for Form 8962.

However, you are not required to file a tax return solely because you received a Form 1095-B or a Form 1095-C. For example, if you are enrolled in Medicaid, you will receive a Form 1095-B. If you do not have a tax filing requirement, you do not have to file a tax return solely because you received the Form 1095-B reflecting your Medicaid coverage.

The ACA tax filing requirements are the same as last year:

- If you enrolled in coverage through the Marketplace, you must file a tax return and reconcile any advance payments of the premium tax credit that were paid on your behalf.
- If you have a filing requirement and everyone in your family had coverage for the entire year, you should check the full-year coverage box on your tax return.



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- If you or any family members did not have coverage for the entire year, you should claim any applicable coverage exemption or make an individual shared responsibility payment.

Source: Internal Revenue Service (IRS)

Q16: Should I attach Form 1095-A, 1095-B or 1095-C to my tax return?

A16: No. Although you may use the information on the forms to help complete your tax return, these forms should not be attached to your return or sent to the IRS. The issuers of the forms are required to send the information to the IRS separately. You should keep the forms for your records with your other important tax documents.



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