

## Frequently Asked Questions and Answers about the Form 1095-C

Some employees will receive a tax form called the 1095-C that will contain detailed information about their health care coverage. If you receive a 1095-C form, it is important that you keep the form for your records because you will need it to file your taxes. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

### 1. What is a Form 1095-C?

The 1095-C contains detailed information about the health care coverage provided by your employer(s). If you were enrolled in health care 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 2016, then you should receive a 1095-C. *The affordable care act considers 30 hours per week to be full-time. At Enloe, benefits are also offered to part-time employees and you will receive a 1095-C as well.* You will need it to complete your 2016 tax return. The information you report from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the Patient Protection and Affordable Care Act, also called Obamacare. Think of the form as your “proof of insurance” for the IRS.

### 2. Who receives a Form 1095-C?

Employers with 100 or more full-time equivalent employees are required to send 1095-Cs 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 2016 (this includes part-time at Enloe).

### 3. 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 2016 (includes part-time), you should receive a 1095-C. The form is required to complete your 2016 tax return.

### 4. 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.

### 5. 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 coverage through your employer at any time during 2016, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

### 6. Will I be fined if I did not receive a Form 1095?

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

## **7. When will I get my Form 1095-C?**

At Enloe, we expect you to receive the 1095-C form around the first week of February 2016. If you believe you should have received a 1095-C but did not, please contact Beth Turner, [beth.turner@enloe.org](mailto:beth.turner@enloe.org) or 530-332-7083.

## **8. What should I do with my Form 1095-C?**

When you receive your 1095-C, keep it for your records. You will need it to complete your tax return.

## **9. 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 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 covered under your plan, including dependents.

## **10. How will the Form 1095 impact my taxes?**

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2016 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.

## **11. Do I need my Form 1095-C and my W-2 to file my taxes?**

Yes, if you received a 1095-C, you will need both your W-2 and your 1095-C to complete your 2015 tax return.

## **12. 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 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 will receive a 1095-C if you were covered by your employer

## **13. What if I have questions?**

If you have additional questions about your 1095-C, please contact Beth Turner at [beth.turner@enloe.org](mailto:beth.turner@enloe.org) or 530-332-7083. You may also visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov) to learn more.