

The IRS Form 1095:

Frequently Asked Questions (FAQs)

What is IRS form 1095?

The IRS Form 1095 is used to report information about health insurance for the prior year to individuals and the IRS. Specifically, it may show whether your employer offered you coverage, which months you had health insurance that met Affordable Care Act (ACA) requirements and, in some cases, the cost of employee-only coverage. It can show what kind of insurance you were offered, what kind of insurance (if any) you received, how much it cost you and whether you were covered for the entire 2017 calendar year.

Who gets the Form 1095?

All full-time employees, as well as anyone receiving health insurance from any source, will receive at least one Form 1095. Depending on the size of your employer and from whom you receive health insurance, you will receive a Form 1095-A, 1095-B and/or 1095-C. For example:

- If you are a full-time employee and work for an employer that had 50 or more full-time employees in 2016, you will receive a Form 1095-C.
- If you are a part-time employee, you may get a Form 1095-C, depending on the kind of health insurance you have through your employer.
- You may also get a Form 1095-B from your insurance provider.
- If you get your health insurance through the ACA Marketplace, you will get a Form 1095-A.

When will I get the form(s)?

You should get your Form(s) 1095 in the mail from your employer and/or insurance provider no later than March 2, 2018.

Why did I get a 1095-C?

Under the ACA, commonly known as health care reform, your employer may be required to provide proof that it offered you health insurance for 2017 that met the law's requirements. The Form 1095-C is that proof.

What do I do with the form(s)?

You will use the Form 1095 to complete your 2017 tax return. Until 2019, U.S. taxpayers are generally required to have insurance coverage or pay a penalty (sometimes called the “individual mandate”). Some individuals also receive a tax credit to help them pay for coverage purchased through an ACA Marketplace. The Forms 1095 help the government know what coverage you were offered and what coverage you received, which helps determine whether you owe a penalty or were entitled to a tax credit. If you have questions, you should consult a tax professional.

I haven't received my form yet—do I need it to file my taxes?

No. You can file without a form. However, it will be helpful in completing your individual tax forms and you should keep a copy for your records.

What if I was covered under someone else's insurance?

Be sure to keep a copy of the Form(s) 1095 for the person whose policy you were covered under. You might also get a separate Form 1095. Please note: If you were covered under two insurance plans (yours and someone else's), you might need BOTH Forms 1095.

Why did I get more than one Form 1095?

If you worked for more than one company in 2017, you may get a form from each company. You may also get a separate form from your insurance provider. All forms you receive may be helpful in completing your taxes.

Why is the monthly premium shown on my 1095-C lower than what I paid?

The amount on your form is the monthly cost of employee-only coverage for the lowest cost plan you were offered for 2017 that met ACA requirements. If you covered dependents or had a different plan, your monthly premium may have been higher.

Whom can I contact if I have questions?

Consult your tax advisor. For the 1095-C and 1095-B, you can also call the phone number listed on your form. On the 1095-C, this number can be found in Part I, line 10. On the 1095-B, this number is in Part III, line 18.