

# THERE IS A NEW 1095-C TAX FORM FOR YOUR 2015 TAX RETURNS

You will be receiving the 1095-C Form because Pima County is subject to the employer shared responsibility provision in the Affordable Care Act and is required to provide health insurance coverage to its full time employees.

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

You have probably heard of Health Care Reform and the Affordable Care Act (ACA), and one change that may impact you directly is Form 1095-C. Organizations that employ more than 50 people are required to report to the IRS on the health insurance if any, offered to their full-time employees. You may receive multiple Forms if you worked for multiple applicable large employers in the previous calendar year.

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

On December 28, 2015, the Internal Revenue Service extended the deadline for submitting Form 1095-C. If you are eligible to receive a Form 1095-C, your employer is required to send your Form 1095-C for the 2015 tax year **on or before March 31, 2016.**

## **3. Why will I get a Form 1095-C?**

If you were a full-time employee working an average of 30 or more hours per week and/or were enrolled in health insurance through your employer at any time during 2015, you will receive a Form 1095-C.

## **4. Do I need the Form 1095-C to file my 2015 Tax Return?**

No, but you do need the information from the Form 1095-C. If you are filing your tax return prior to March 31, 2016, you can verify your benefits coverage at any time through the Employee Self Service Portal (instructions may be found on the HR Website under Employee Benefits).

You do not need to send a copy of your 1095-C to the IRS when filing your tax return. However, you should keep the form with your tax records.

## **5. What information does the 1095-C Form provide?**

This 1095-C has three sections that provide information about the health insurance coverage offered to you by your employer.

Part I: Includes information about you and Pima County as your employer. For your protection, this form may show only the last four digits of your SSN. However, the issuer is required to report your complete SSN to the IRS.

Part II: Includes information about the coverage Pima County offered to you and your spouse and dependent(s).

Part III: Provides information to assist you in completing your income tax return by showing you and the family members listed had qualifying minimum essential health coverage for some or all months during the year.

**6. What about other family members on the 1095-C Form?**

Pima County is required to furnish Form 1095-C only to the employee. As the recipient of this Form 1095-C, you should provide a copy to any family members covered for their records.

**7. What if I purchased health insurance coverage through the Health Insurance Marketplace and want to claim the premium tax credit?**

If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, the information in Part II of the 1095-C will assist you in determining whether or not you are eligible.. For more information about the Premium Tax Credit (PTC), see Pub. 974 and Form 8962 and its instruction sheet. You will find these documents at the IRS website [www.irs.gov/Forms-&-Pubs](http://www.irs.gov/Forms-&-Pubs).

**8. Why did I receive multiple 1095-C forms?**

If you had multiple employers during 2015 that were classified as "Applicable Large Employers" and subject to the employer shared responsibility provision in the Affordable Care Act, you will receive a form from each employer will send a Form 1095-C that has information only about the health insurance coverage offered to you while you were working for them.

**9. Why did I get a 1095-A or 1095-B Form?**

You can receive more than one type of 1095 form depending on your own situation. Below are the reasons for both 1095-A and 1095-B:

**Form 1095-A, Health Insurance Marketplace Statement**

If you or a family member enrolled in a qualified health plan through a Health Insurance Marketplace, the Health Insurance Marketplace will report information about that coverage on Form 1095-A, Health Insurance Marketplace Statement.

**Form 1095-B, Health Coverage**

If you or a family member obtained minimum essential coverage from another source, such as a government-sponsored program, an individual market plan, or miscellaneous coverage designated by the Department of Health and Human Services, the provider of that coverage will furnish you information about that coverage on Form 1095-B.

**10. What do I do with the form?**

Keep this Form with the materials you give to your tax preparer. If you prepare your own taxes you may need to refer to this information as you prepare your return. Keep this form(s) for your records.

**11. Should I wait for the form to prepare my income tax return?**

In most cases you do not need to wait for the Form 1095-C in order to file your U.S. individual Income Tax Return (IRS Form 1040, 1040A or 1040EZ). Most employees will know whether they had health coverage for a month and can simply check a box on their tax return to attest that they, their spouse (if filing jointly), and any eligible dependents had “minimum essential coverage” throughout the year. You can also verify your coverage through the [Employee Self Service portal](#).

**12. How will I receive the Form?**

You may receive the form by U.S. Mail, Hand delivery (for example, from your employer); or if you consented to receive the form electronically, you may receive it via the Self Service Portal.