



# FREQUENTLY ASKED QUESTIONS REGARDING TAX FORMS YOU WILL BE RECEIVING UNDER THE AFFORDABLE CARE ACT IN EARLY 2016

## PLEASE READ

**These forms are not needed to complete your taxes for 2015. Please keep these forms with your other tax documentation records as they are important tax documents.**

**Q. Why is the amount on Line 15 of the 1095-C form different than the amount I pay for health insurance?**

A. Although you may pay more than the amount listed on Line 15, the IRS requires that the employer put the premium an individual would pay for the lowest cost plan for single coverage only. This is how the IRS determines if the plan was affordable.

**Q. What do the codes on Line 14 mean?**

A. The codes listed on line 14 describe the coverage that your employer offered to you and if it was offered to your spouse and dependent(s), if any. These codes were provided to your employer by the IRS.

**Q. What do the codes on Line 16 mean?**

A. The codes listed on line 16 describe your employment and medical insurance enrollment status. These codes were also provided by the IRS.

**Q. Will my dependents receive a 1095-B form if they were covered on my insurance?**

A. The insurance company will be providing a 1095-B form only to the primary insured. If you have dependents on your coverage, you will need to provide them a copy of your 1095-B form.

**Q. What if I had coverage through somewhere other than my employer?**

A. If you were full-time and benefit eligible then you will still receive a 1095-C form that will provide information on the offer of coverage made to you by your employer. However, you will still need to indicate that you were covered on a medical insurance plan when you file your taxes. You will need to request a copy of the 1095-B or 1095-C form from the person covering you on their insurance. If you took coverage through the federal or state Healthcare Marketplace you will receive a 1095-A form. You will need both forms (1095-C and either 1095-B or 1095-A) to keep with your other important tax documents.

**Q. Will I get a form if I didn't take any coverage?**

A. If you were full-time and benefit eligible then you will still receive a 1095-C form that will provide the information on the offer of coverage made to you by your employer. You will still receive this form even if you had coverage elsewhere or didn't have any coverage at all. However, you will not receive a 1095-B form.

**Q. What if I don't receive a 1095-C form?**

A. You will only receive a 1095-C form if you are a full-time employee and completed your waiting period for benefits. If you are a part-time or variable hour employee you will not receive a 1095-C form unless you had medical coverage with your employer. If you are supposed to receive a form but do not receive your form by April 5<sup>th</sup>, 2016, please contact your Risk Management Department at (772)429-5521. If you were on COBRA for an entire year and took the coverage, you will get a 1095-B form.