

1095-C FAQ 2016

Why am I getting a 1095-C?

You're getting the 1095-C because it's required as part of the new healthcare law, the [Affordable Care Act](#).

The 1095-C is a new tax form that is sent to you by your company that includes information about your healthcare insurance coverage. Almost all employees will get this "proof of insurance statement" that shows the IRS that you have been properly covered by your company.

If you were a benefit-eligible employee at any point in 2015 then you should receive a 1095-C.

When and where can I get my 1095-C?

You should receive your 1095-C before March 31, 2016 covering information for the previous calendar year.

A printed version will arrive by mail and a digital copy is available on Workday (insert where in WD here).

Why did I get more than one 1095-C?

If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer. If you have Kaiser Medical, they will also send you an additional form.

Why didn't I get a Form 1095-C?

If you were not a benefit-eligible employee at any point in 2015 then you should not receive a 1095-C. You also may not receive a 1095-C if you were not the primary insured.

If you believe you should have received a 1095-C but did not, please contact Human Resource office at (503) 768-6235 or by email hr@lclark.edu

What information is on the Form 1095-C?

There are three parts to the form:

1. **Part 1** reports information about you and your employer.

2. **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.
3. **Part 3** reports information about the individuals covered under your plan, including dependents. If you had Kaiser medical insurance, your dependents will show on the form you received from Kaiser.

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 received health care coverage through your employer.

Do I need to attach Forms 1095-A, 1095-B, or 1095-C to my federal tax return?

No, do not submit these with your tax return. However, you may need to refer to them in order to complete your tax return. In fact, most people will only have to check a box on their 1040s stating that they (and their dependents if applicable) were covered by their company for the year.

What should I do with my Form 1095-C?

When you receive your 1095-C, keep it for your records with your other tax documents.

Who can I contact if I have questions?

Please ask your tax advisor if you have questions about how to incorporate the 1095-C information into your tax filing for the year 2015.

If information on your form is incorrect such as address or social security number please contact Human Resources 503-768-6235 or hr@lclark.edu

Where can I get more information about the 1095-C?

[IRS - Understanding Form 1095-C for Individuals and Families](#)

[IRS - Questions and Answers about Health Care Information Forms for Individuals](#)