

FAQs: New tax forms for employees and former employees of state agencies and higher education institutions (Form 1095-C and Form 1095-B)

What is a Form 1095-C?

The Form 1095-C is a new tax document that provides information about health coverage offered by an employer to its “full-time” employees. The form also describes the months an employee or former employee enrolled in Uniform Medical Plan (UMP), and the months their dependents enrolled under their coverage. A recipient may use the information on the form when preparing his or her 2015 federal tax return to report qualifying medical coverage (known as minimum essential coverage). The Affordable Care Act (ACA) individual mandate requires that most individuals either have minimum essential coverage or pay a fee.

Does the form need to be filed with an individual’s 2015 tax return?

No. The 1095-C does not need to be filed with an individual’s 2015 tax return. An individual simply uses the information on the form to complete the tax return. Other sources of information that describe enrollment in minimum essential coverage may also provide the same information, such as insurance cards or an employee’s W-2. Employees should contact their tax professional or the [IRS](#) if they have questions. More information can also be found at [Affordable Care Act Tax Provisions for Individuals and Families](#).

Why are you sending Form 1095-C if employees don’t have to file it?

Employers, like state agencies, higher-education institutions and commodity commission, are now required to send the 1095-C annually.

Do state agencies, higher-education institutions and commodity commissions have to prepare the 1095-C?

No. The Public Employees Benefits Board (PEBB) program has been designated to prepare and provide 1095-C forms on behalf of these employers.

When will 1095-C forms be provided?

1095-C forms will be mailed starting in late February.

How many 1095-C forms will an individual receive?

Certain large employers are required to issue 1095-C forms to describe minimum essential coverage offered to their employees. Some of these employers also elect to use the 1095-C to report enrollees in self-insured medical coverage available to non-employees (e.g., retiree coverage, COBRA). Individuals will receive more than one 1095-C if two or more employers are required to provide forms.

Will enrolled dependents be included as “Covered Individuals” in Part III of the 1095-C?

For those who elect the Uniform Medical Plan, the subscriber and all enrolled dependents will be included as “covered individuals” in Part III of the 1095-C. For those enrolled in Group Health or Kaiser Permanente, Part III of the 1095-C will be empty.

Will all employees receive a 1095-C?

The Form 1095-C will be sent to employees who were determined to be “full time” under to the ACA standard of 130 hours of service per month, for at least one month in 2015. The Form 1095-C will also be sent to employees and ex-employees (e.g. COBRA enrollees) who enrolled in the Uniform Medical Plan.

Will all retirees enrolled in UMP receive a Form 1095-C?

The 1095-C will be sent to retirees enrolled in the Uniform Medical Plan.

How does an employee get a replacement copy of the 1095-C?

This process will be explained in a future FAQ.

What happens when an agency needs to retro-enroll an employee back to 2015 and a Form 1095-C has already been issued?

If the retroactive enrollment affects the accuracy of a 1095-C previously issued to an employee, a corrected 1095-C will be mailed to the employee. Corrected 1095-C forms are processed and mailed once per month.

What should a recipient do if the information is incorrect on their enclosed 1095-C?

The recipient should call the contact telephone number for the recipient's employer (or ex-employer) listed in Line 10 of the form.

Who will receive other new tax forms, like a Form 1095-A or 1095-B?

- If you enrolled in health insurance through the Marketplace, you should receive a Form 1095-A.
- If you enrolled in health coverage through employer plans like Group Health or Kaiser Permanente, individual market plans, or government-sponsored programs like Medicare Part A, you should receive a Form 1095-B. PEBB subscribers enrolled in Group Health or Kaiser Permanente will receive a Form 1095-B directly from the health plan, with all "covered individuals" listed in Part IV of that form.

Individuals may receive one or more of the 1095 forms depending on their or their family members' coverage in 2015. For example: A "full-time" employee of a state agency or higher education institution, who is enrolled in Group Health or Kaiser Permanente, will receive a Form 1095-C from the employer and a Form 1095-B from the health plan.

What should a recipient do if he or she receives a 1095-B or 1095-A, and the information is incorrect?

The information on a Form 1095-B or 1095-A will also be used by a recipient when preparing his or her 2015 federal tax return to report qualifying medical coverage (minimum essential coverage). To report incorrect information in either of those forms, the recipient should contact the agency or health insurer that sent the form.

- Forms 1095-B are provided by the health plans. The contact telephone number for the health plan that sent the 1095-B is listed in Line 18 of the form.
- In some cases, a school district, educational service district, or political subdivision may choose to use a Form 1095-B to report the enrollment of a non-employee (e.g. retiree) in Uniform Medical Plan (UMP); or, the enrollment of an employee in UMP when the employee wasn't determined "full-time" for at least one month during the year. If this is the case, the contact telephone number for the employer (or former employer) that sent the 1095-B is listed in Line 18 of the form.
- Forms 1095-A are issued by Health Insurance Marketplaces. The recipient should contact the Marketplace where they enrolled in coverage. If you purchased Marketplace coverage through Washington Healthplanfinder, see their website: www.wahbexchange.org for information about 1095-A Correction Requests.

Who should an employee contact with tax questions?

The recipient should go to <https://www.irs.gov> or contact his or her tax advisor.

IRS resources to help employees with tax reporting questions include:

- [Online FAQs](#)
- [The Individual Shared Responsibility Provision—The Basics](#)
- [Affordable Care Act Legal Guidance and Other Resources](#)
- IRS Customer Service—call toll-free 1-800-829-1040
- Help finding local, free [tax return preparation services](#)
- [Other help and resources](#), including the Interactive Tax Assistant tool