

Affordable Care Act - IRS Form 1095-C FAQ

In February 2016, some employees will receive a new tax form, Form 1095-C, that will contain detailed information about their health care coverage. It is important to keep the form for your records because you will need it to file your tax returns for 2015. We have created this FAQ to provide a better understanding of the form and what to do when/if you receive one.

WHAT IS FORM 1095-C?

Starting in 2016 (for the 2015 tax year), Campbell County School District will issue a new tax form, Form 1095-C. Form 1095-C is required under the Affordable Care Act (ACA). It contains detailed information about the medical coverage offered to you and your dependents by the Campbell County School District. You will need the information from Form 1095-C as part of your federal tax return for 2015. The IRS will use this information, in part, to validate your compliance with the ACA's individual shared responsibility requirements. Think of the form as your **"proof of insurance"** for the IRS.

If you were enrolled in a CCSD medical plan, worked an average of 30 or more hours per week, or were considered a full-time employee at any point in 2015, then you should receive Form 1095-C. **You will need it to complete your 2015 tax return.**

A sample form can be found here: <http://www.mytaxform.com/form-1095-decoder>

Will I receive a form 1095-C?

A Form 1095-C will be sent to employees who were:

- Enrolled in medical coverage through CCSD in 2015, or
- Considered full time employees and eligible for CCSD medical coverage at any point during 2015 including those persons who declined/waived coverage.

Why did I get a Form 1095-C?

CCSD is required to send the form to individuals who meet the eligibility criteria as part of its reporting obligations under the ACA. You will need to include information from Form 1095-C on your federal tax return for 2015.

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

If you did not fall into one of the eligible categories outlined above, CCSD will not send you a Form 1095-C. You also will not receive a Form 1095-C if you were only covered as a dependent and not the primary subscriber.

What do I do with Form 1095-C?

Your Form 1095-C will contain information that you will need to transfer to your 1040, 1040A, or 1040EZ tax form. You do not need to submit a copy of your Form 1095-C form with your tax return. In fact, most people will only have to check a box on their tax return stating that they (and their dependents, if applicable) were covered for 2015.

Please consult your tax advisor if you have questions about filing your tax return.

What information is on Form 1095-C?

There are three parts to the form:

- **Part I** (Lines 1 - 13) includes information about you and your employer.
- **Part II** (Lines 14-16) reports information about the coverage offered to you by CCSD, the affordability of the coverage offered, and the reason why you were or were not offered coverage. **Please note this information supplies the lowest affordable single rate offered by the district including any allowable wellness incentive discounts. This may not be reflective of your current adopted plan.*
- **Part III** (Lines 17-22) reports information about the individuals covered under your plan.

When will I receive my Form 1095-C?

If you are eligible to receive a Form 1095-C, your 2015 form will be MAILED via USPS on or before February 1, 2016. You will likely receive the form 7 – 10 business days after mailing. Please allow for USPS delivery time.

Will Form 1095-C be mailed with my Form W-2?

No. You will receive the Form 1095-C in a separate mailing. The Form 1095-C will be sent to your address in Infinite Visions Portal as of December 31, 2015.

Are electronic copies available? Is it accessible on the IV portal (like my Form W-2)?

Yes

WHO GETS A FORM QUESTIONS

Both my spouse and I work for CCSD and are covered under a family medical plan. I am the primary subscriber. Will we both receive Form 1095-C?

You will receive a 1095-C as the primary subscriber. The form will include the names of all family members covered under the plan including your spouse.

You spouse will also receive a Form 1095-C if he/she was eligible for coverage and waived it.

Both my spouse and I work for CCSD and each of us is covered under an employee only plan. Will we each receive a Form 1095-C?

Yes, you will each receive a Form 1095-C.

Should my spouse and covered dependents receive their own copies?

Generally, no. Form 1095-Cs are only required to be provided to full-time employees. However, in some instances, a spouse and/or dependent may receive his/her own copy of Form 1095-C if he/she independently enrolls in COBRA coverage (e.g., in the case of a divorce).

The form is issued in the name of the primary subscriber. All covered dependents' names are listed on the form in Part 3.

My son was covered as a dependent through August and then obtained his own coverage in a non-CCSD plan. Will this information be reflected on my Form 1095-C?

Yes, refer to Part III, covered individuals.

I was divorced in May 2015 and removed my spouse and stepchildren from my plan on May 31, 2015. Will this information be reflected on my Form 1095-C?

Yes, refer to Part III, covered individuals.

I got married in June 2015 and added my spouse to my medical coverage. Will this information be reflected on my Form 1095-C?

Yes, refer to Part III, covered individuals.

I was hired in July and my coverage was effective on September 1, 2015. Will this information be reflected on my Form 1095-C?

Yes.

QUESTIONS ABOUT WHAT IS ON THE FORM

How will the information reported on the Form 1095-C impact my taxes?

Under the ACA, individuals who do not have minimum essential coverage or do not qualify for a health coverage exemption may be subject to a penalty called an individual shared

responsibility payment. Please consult with your tax advisor if you have questions about how the information reported on the 1095-C will impact your federal tax return and taxes.

Do I need both my Form 1095-C and my Form W-2 to file my tax returns?

Generally Yes, if you received a Form 1095-C, you will need both your Form W-2 and your Form 1095-C to complete your 2015 tax return. **Please consult with your tax advisor if you have questions about filing your tax return.**

Where can I go for help in understanding my Form 1095-C?

Please consult your tax advisor if you have questions.

The FAQ provided will answer many typical questions. For general information on Form 1095-C, you may also want to review the information available from IRS or elsewhere on the [IRS web site](#).

QUESTIONS ABOUT WHAT TO DO WITH THE FORM

What should I do with my Form 1095-C?

If you prepare your own tax returns, you should keep your Form 1095-C in a file with your other tax documents. Form 1095-C should remain in your files.

You do not need to attach the form to your tax return.

What do I do with my Form 1095-C if I file my taxes electronically?

You will use information from Form 1095-C to complete your Federal income tax return – regardless of whether you file via paper or electronically. You should keep the paper Form 1095-C with your other tax filing paperwork.

What do I do with my Form 1095-C if I file a paper tax return?

You should keep the paper Form 1095-C with your other tax filing paperwork. Do not attach Form 1095-C to your tax return.

Is the information on my Form 1095-C reported to the IRS?

Yes.