

Form 1095-C: What You Need to Know

If you were a full-time employee of a large employer (generally, one that employs 50 or more full-time employees), in the coming weeks you should expect to receive a tax form, Form 1095-C, to demonstrate your employer's compliance with certain requirements under the Affordable Care Act (ACA) for the 2019 calendar year. In some cases, part-time employees of large employers (those working less than 30 hours per week) may also receive this form.

Your employer may provide this form to you via mail, electronically or it may be delivered to you by hand at work.

Why am I getting this form?

Form 1095-C provides you with proof of the health insurance coverage that your employer offered to you and your family during 2019, if any. If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will assist you in determining whether you are eligible for a subsidy.

What information is on the form?

Form 1095-C is divided into three parts, which contain the following information:

- **Part I** includes employee and employer identifying information (for example, the employee's Social Security number, the employer's address and the employer's employer identification number).
- **Part II** identifies whether coverage was offered to you, your spouse and your dependents, and indicates the lowest monthly premium for self-only coverage that was offered to you in 2019.
- **Part III** lists the people in your household that were covered by the insurance and the months they were covered (Note: this part will only be filled out if your employer's insurance coverage was self-insured).

What if I changed jobs or didn't enroll in my employer's insurance?

Form 1095-C will be provided to you if you were a full-time employee of a large employer at any point in 2019, regardless of whether you were offered insurance coverage or whether you elected to enroll in health insurance benefits through your employer. If you worked full-time for multiple large employers in 2019, you will receive a Form 1095-C from each of those employers.

It is important that you save Form 1095-C, because it provides key information about your health coverage and can help you when you fill out your tax return.

Filing Your 2019 Tax Return

You do not need to file this form with your tax return. However, it is important that you save your Form 1095-C, because the information provided on this form can help you complete your income tax return for the year. Once your tax return is filed, save Form 1095-C for your records. The Internal Revenue Service (IRS) will receive its own copy of the form for comparison purposes.

Ultimately, the form you receive may vary based on your employment status and the type of insurance your employer offers. For questions regarding Form 1095-C and what it means for you, contact HR today.