

# Affordable Care Act 1095-B and 1095-C FAQs

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## What is Form 1095-B? Why do we need one?

The Affordable Care Act is a federal law that requires almost everyone in the United States to have medical coverage. The law stipulates that people who don't have at least a minimal level of coverage could have to pay a fine to the Internal Revenue Service (IRS). When filing taxes in 2018, most people will have to report to the federal government whether they, along with their tax dependents, had medical insurance coverage during the previous year (2017).

Form 1095-B is a tax form (like a W-2 or 1099-R) that you will receive from your State Employees Group Insurance Program (SEGIP) medical coverage provider as proof that you and your tax dependents had the required medical coverage during 2017.

## What do I do with my Form 1095-B?

You will use Form 1095-B to verify medical coverage for yourself and your covered tax dependents on your federal income tax filing. Receiving Form 1095-B does not mean you owe income taxes on the value of the healthcare benefits you receive. You should keep your Form 1095-B with all your tax records as supporting documentation. **You do not need Form 1095-B to file your taxes.**

## Who will get Form 1095-B?

Retirees, Survivors and COBRA Participants: Retirees, Survivors, and COBRA participants who were not actively employed with the State of Illinois at any time during calendar year 2017 but were enrolled in the Quality Care Health Plan (QCHP), HealthLink OAP, Aetna OAP, Health Alliance HMO, Aetna HMO, HMO Illinois, or BlueAdvantage HMO sometime during the year, will receive a Form 1095-B. Retirees and Survivors enrolled in a Medicare Advantage plan offered through the State's Total Retiree Advantage Illinois (TRAIL) Program will **not** receive a Form 1095-B from the individual plans or from CMS. Individuals enrolled in a TRAIL plan may receive Form 1095-B from the Federal Centers for Medicare and Medicaid Services.

Active Employees: All University employees, SURS employees, and part-time employees of State agencies who were actively working and enrolled in a SEGIP plan at any time during 2017 will receive a Form 1095-B. Full-time employees of State agencies (other than SURS and Universities) will receive a Form 1095-B if they were enrolled in Health Alliance HMO, Aetna HMO, HMO Illinois or BlueAdvantage HMO. Full-time employees enrolled in QCHP, HealthLink OAP or Aetna OAP will receive a combined Form 1095-C that includes the information that would otherwise be listed on Form 1095-B instead of receiving a separate Form 1095-B. (For more information on Form 1095-C, please see below.)

The form will also list any covered dependent for each month during the year. If any covered dependent listed on Form 1095-B is not the member's tax dependent or otherwise files a separate income tax return, it is the responsibility of the member to provide copies of the form to the dependent or the person claiming the dependent for income tax purposes.

## Who will send my Form 1095-B?

Form 1095-B will be sent by the issuer of the medical coverage in which a person was enrolled during the calendar year. This means you will receive the form from either CMS or the plan as follows, based on plan(s) in which you were enrolled in calendar year 2017:

- If enrolled in one of the **self-insured plans** (Quality Care Health Plan, HealthLink OAP or Aetna OAP), you will receive the form from CMS.

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- If enrolled in one of the **fully-insured plans** (Health Alliance HMO, Aetna HMO, HMO Illinois or BlueAdvantage HMO), you will receive the form directly from the HMO plan.
- If enrolled in both types of plans during the calendar year, you will receive a form from both CMS and the HMO plan.

## **When will I receive my Form 1095-B?**

Medical coverage providers are required to postmark Form 1095-B by March 2, 2018.

## **Can I file my federal income tax return before I receive my Form 1095-B and/or 1095-C?**

Yes. It is not necessary to wait for Forms 1095-B or 1095-C in order to file your taxes. Some taxpayers may not receive a Form 1095-B or Form 1095-C by the time they are ready to file their taxes. While the information on these forms may assist in preparing a return, they are not required. Like last year, taxpayers can prepare and file their tax returns using other information about their health insurance. You should not attach Forms 1095-B or 1095-C to your tax return.

For more information, visit the website below:

<https://www.irs.gov/affordable-care-act/questions-and-answers-about-health-care-information-forms-for-individuals>

## **What should I do if I do not receive a Form 1095-B or if I lose my form?**

If you do not receive your Form 1095-B by mid –March 2018, or if you lose it, you can call the applicable medical coverage issuer, as described above, to request another copy:

BlueAdvantage HMO	(800) 868-9520
Aetna HMO	(855) 339-9731
Health Alliance HMO	(800) 851-3379
HMO Illinois	(800) 868-9520
My Benefits Service Center	(844) 251-1777

## **What if I cover an eligible dependent for medical insurance, but do not claim him or her on my taxes?**

Form 1095-B will be sent to the person who provides medical coverage for the dependent, even if that person does not claim the dependent on his or her taxes.

## **What happens if I had medical coverage through the State of Illinois for part of the year and through another employer/carrier for the rest of the year? Who will send my Form 1095-B?**

Every medical coverage provider that covered you (and any dependents) for at least one day in 2017 is required to send you a Form 1095-B (note: additional benefits such as dental plans, vision or life insurance do not need to be reported to the federal government and will not be included on Form 1095-B). Therefore, if you had medical coverage during 2017 from another employer and its respective carrier, or any other non-SEGIP plan, you should receive a separate Form 1095-B from each plan.

## **Whom do I contact if I have questions about the information on my Form 1095-B?**

Form 1095-B has a contact phone number listed in Part III, Line 18. Call that number to discuss any questions you have about the form you have received.

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## **What is Form 1095-C?**

The Affordable Care Act (ACA) requires Applicable Large Employers, employers with 50 or more full-time equivalent employees (“ALEs”), to offer healthcare coverage to their full-time employees. Form 1095-C provides information about the health insurance coverage offered to you through your employer.

## **Who will get Form 1095-C?**

ALEs are required to send Form 1095-C to all full-time employees as defined by ACA (those who work an average of 30 or more hours per week in any given month). Accordingly, Form 1095-C will be mailed to anyone who was a full-time equivalent employee during 2017.

Spouses or other dependents covered under your State Employees Group Insurance Program health insurance coverage will not receive a separate 1095-C. You will be responsible for providing a copy of the form to your covered dependents as necessary for their records or tax filing purposes.

## **What should I do with my Form 1095-C?**

You should keep the form with your tax documents, and you may need to use certain information from the form when completing your tax return. If you were a full-time employee of a State agency and were enrolled in the Quality Care Health Plan, Aetna OAP, or HealthLink OAP, you may use Part III of Form 1095-C to verify medical coverage for yourself and any covered dependents. If you were not enrolled in a health plan through the State Employees Group Insurance Program and instead purchased coverage through the Health Insurance Marketplace, Form 1095-C will assist you in determining whether you are eligible to receive a premium tax credit.

## **Who will send my Form 1095-C?**

Full-time equivalent employees of ALEs should receive Form 1095-C from their employer.

## **When will I receive Form 1095-C?**

Employers are required to send Form 1095-C for the 2017 tax year by March 2, 2018.

## **What should I do if I don't receive a Form 1095-C or if I lose my form?**

If you do not receive your Form 1095-C by mid-March 2018, or you lose it, you can call the following:

- State Agency Employees (non-University): MyBenefits Service Center (toll-free) 844- 251-1777
- University Employees: Contact your University Benefits Office
- State University Retirement System Employees: Contact SURS (toll-free) 800-275-7877

## **What information is on Form 1095-C?**

There are three parts to the form:

**Part I: Employee and Employer Information** includes information about you and your employer.

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**Part II: Employee Offer and Coverage** includes information about the coverage offered to you by your employer, the cost of the lowest-cost coverage option offered, and the reason why you were or were not offered coverage by your employer.

**Part III: Covered Individuals** includes information about the individuals (including dependents) covered under self-insured plans. Part III will only be completed for those who worked for a State agency (other than SURS or a University) and were enrolled in the Quality Care Health Plan, HealthLink OAP, or Aetna OAP. Coverage information for other individuals will be provided through Form 1095-B.

### **Whom do I contact if I have questions about the information on Form 1095-C?**

- State Agency Employees (non-University): MyBenefits Service Center (toll-free) 844 251-1777
- University Employees: Contact your University Benefits Office
- State University Retirement System Employees: Contact SURS (toll-free) 800-275-7877