



**VA**

U.S. Department  
of Veterans Affairs

## IRS 1095-B Tax Form Product Guide

Redesign Launch: August 2022

# IRS 1095-B Tax Form (Health Coverage)

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# IRS 1095-B Tax Form Overview

IRS Form 1095-B reports the months a person had qualifying minimum health coverage to the IRS. Currently the VA mails this form to Veterans at the beginning of the year (between December and March). The process is costly, and many are returned to due inaccurate address. To ensure delivery to Veterans and to decrease some of the costs associated with mailing this form, we have now made the 1095-B available for online access via digital download of a PDF or Text file from their records on Va.gov.

Changes to the Affordable Care Act have reduced the federal tax penalty for not having health coverage to \$0; so, in most cases the 1095-B will simply be a document to keep for one's records. As of March 2022, 6 states—Massachusetts, New Jersey, Vermont, California, Rhode Island and District of Columbia (Washington D.C.)—still have individual coverage mandates that may result in penalties for not being insured and so Veterans should refer to any local IRS instructions, as applicable, for retaining this form and filing their state taxes.

Target launch date: August 2022 for MVP

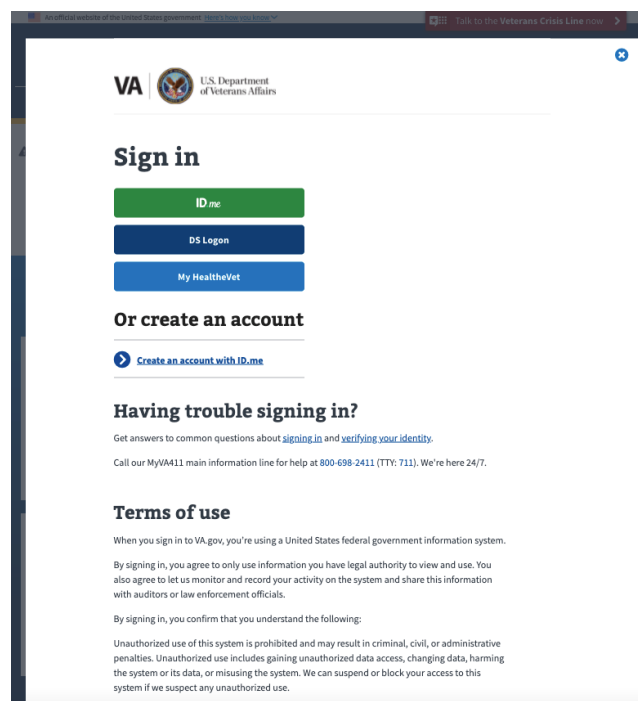
## User Access

### Who can access this form?

Veterans enrolled in VA health benefits with a VA.gov account.

### How can users access this form?

Users can log in using their DS Logon Premium, MHV Premium, or ID.me accounts.

A screenshot of the VA.gov website's sign-in page. The page features the VA logo and the text "U.S. Department of Veterans Affairs" at the top. Below this, the heading "Sign in" is followed by three buttons: "ID.me" (green), "DS Logon" (blue), and "My HealtheVet" (blue). Underneath these buttons is the heading "Or create an account" followed by a link "Create an account with ID.me". Further down, there is a section titled "Having trouble signing in?" with links to "Get answers to common questions about signing in and verifying your identity" and a phone number "800-698-2411 (TTY: 711)". At the bottom, there is a "Terms of use" section with a disclaimer about using a United States federal government information system and a warning about unauthorized use.

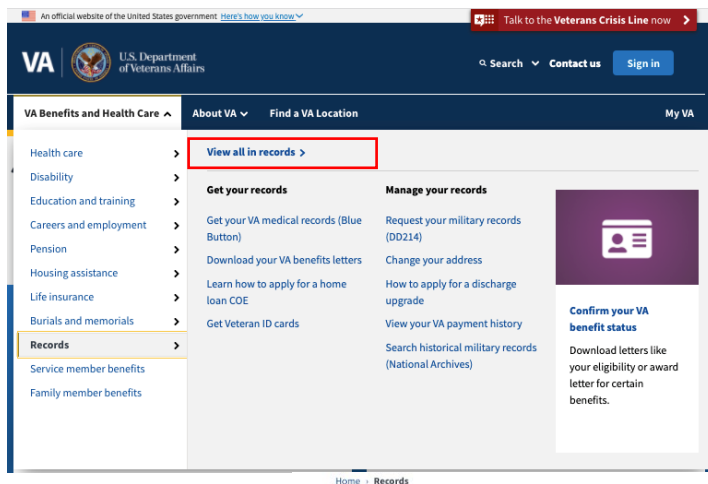
# Navigation

Direct: <https://www.va.gov/records/download-your-irs-1095-b>

Or the link to download the IRS 1095-B tax form can be found by way of the VA Benefits and Health Care dropdown menu (top navigation) on the Records Hub Page:

<https://www.va.gov/records/>

By clicking “view all in records,” the Veteran can then find the link labeled “Download your IRS 1095-B tax form.”



## VA records

Access your VA records and documents online to more easily manage your benefits.

### Get your records and documents

#### [Get Veteran ID cards](#)

Find out how to get different types of identification cards to show your military status or your enrollment in VA health care.

#### [Request your military records \(DD214\)](#)

View and print documents from your official military personnel file (including your DD214).

#### [Get your VA medical records \(called VA Blue Button\)](#)

Set up your personal health record and download medical records, reports, and images to share with your VA and non-VA doctors.

#### [Download your VA benefit letters](#)

Download letters like your eligibility or award letter for certain benefits.

#### [Download your IRS 1095-B tax form](#)

Download your IRS 1095-B tax form (proof of VA health coverage) for the current tax filing year.

#### [Find out how to apply for a VA home loan Certificate of Eligibility](#)

Get instructions for how to apply for your Certificate of Eligibility (COE), which confirms for your lender that you qualify for a VA-backed home loan. Then you can choose your loan type to learn about the rest of the loan application process.

#### [Learn how to apply for a discharge upgrade](#)

Answer a series of questions to get step-by-step instructions on how to apply for a discharge upgrade or correction. If your discharge gets upgraded, you'll be eligible for the VA benefits you earned during your period of service.

#### [View your VA payment history](#)

Check the status of your VA disability, pension, and education benefits payments. You can also see payments for certain survivor benefits.

#### [Search historical military records \(National Archives\)](#)

Visit the National Archives website to research military records from the Revolutionary War to the present.

Last updated: December 12, 2021

[Feedback](#)

**Confirm your VA benefit status**

Download letters like your eligibility or award letter for certain benefits.

**Ask questions**

**Message us**

Contact us online through Ask VA

**Call us**

VA benefits hotline:  
800-827-1000

My Healthvet help desk:  
877-327-0022

eBenefits technical support:  
800-983-0937

MyVA411 main information line:  
800-698-2411

If you have hearing loss, call TTY: 711.

# 1095-B Download Functionality

## Part 1: Access the form

### (If not signed in)

If the Veteran navigates to the form while not logged in, they will be prompted to do so on the page.

The screenshot shows the U.S. Department of Veterans Affairs website. The top navigation bar includes the VA logo, search, contact, and user options. The main content area is titled "Download your IRS 1095-B tax form". A sidebar on the left lists various record-related services. The main content area features a sign-in prompt, instructions on how to use the form, and how to update the form. A "More resources" section at the bottom provides links to ACA coverage, legal name changes, and address updates.

**Download your IRS 1095-B tax form**

Download your IRS 1095-B tax form to show proof that you had VA health coverage in the most recent tax year.

**Please sign in to download your 1095-B tax form**

Sign in with your existing ID.me, DS Logon, or My HealtheVet account. If you don't have any of these accounts, you can create a free ID.me account now.

[Sign in or create account](#)

**How to use your form**

Keep this form for your records. Due to changes in the Affordable Care Act (ACA), you no longer need a 1095-B tax form to file your federal taxes.

[Learn more about the ACA and your VA health care](#)

**Note:** Some states have their own individual health care law. If you don't have health coverage, you may be charged a fee when you file your state taxes.

As of January 2022, these states and the District of Columbia have their own health care law:

- California
- Massachusetts
- New Jersey
- Rhode Island
- Vermont

[Learn more about the state health care laws on HealthCare.gov](#)

**How to update your form**

**Change your address in your VA.gov profile**

Changing your address in your VA.gov profile will update your address on your 1095-B form. It will also update your address across several other VA benefits and services.

[Find out how to change your address in your VA.gov profile](#)

**Or call us to change your address or other personal information**

Call us at [877-222-8387](tel:877-222-8387). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

**Note:** If we need to change your address, it may take us up to 4 business days to have your revised form ready to download. Other changes to your personal information can take up to 20 days to process.

**More resources**

**[The Affordable Care Act \(ACA\) and your VA health care coverage](#)**

Find out what you need to know about the ACA—also known as the health care law—and your health coverage.

**[How to change your legal name on file with VA](#)**

Find out how to change your name at your VA medical center, each VA program office that you receive direct benefit payments from, and the DEERS support office.

**[How to change your address in your VA.gov profile](#)**

Follow our step-by-step instructions on how to sign in, go to your profile, and update your address.

Last updated: December 12, 2021

## (If already signed in)

Once the Veteran is on the page, they will have an option to choose the format of their document download. Options are provided for PDF or Text file. PDF is a common document format that mimics the look of the paper form and is easily printable. Text is an approved IRS alternate document format that works well for those who may be using a screen reader or other assistive technology.

After the Veteran has selected the radio button for their desired document format, they can click the blue primary action button, “Download your 1095-B tax form.”

The screenshot shows the VA.gov website interface. At the top, there's a navigation bar with the VA logo, search, and contact options. Below this, a breadcrumb trail reads 'Home > Records > Download your IRS 1095-B tax form'. The left sidebar contains a 'Records' section with various links like 'Request military records', 'Get medical records', and 'Download your IRS 1095-B tax form'. The main content area features the title 'Download your IRS 1095-B tax form' and a description: 'Download your 1095-B IRS tax form to show proof that you had VA health coverage in the most recent tax year.' It also includes a 'Related to: Health care' note and a 'Document last updated: November 5, 2021'. Below this, a section titled 'Choose your file format and download your document' offers two options: 'Option 1: PDF Document (best for printing)' (selected) and 'Option 2: Text file (best for screen readers, screen enlargers, and refreshable Braille displays)'. A prominent blue button labeled 'Download your 1095-B tax form' is positioned below the options. Further down, a 'How to use your form' section explains that the form is for records and not for filing taxes, and lists states with their own health care laws. A 'How to update your form' section provides instructions on changing the address in the VA.gov profile and offers a phone number for assistance. At the bottom, a 'More resources' section links to information about the Affordable Care Act (ACA), changing legal names, and updating addresses.

**Download your IRS 1095-B tax form**

Download your 1095-B IRS tax form to show proof that you had VA health coverage in the most recent tax year.

**Related to:** Health care  
**Document last updated:** November 5, 2021

**Choose your file format and download your document**

We offer two file format options for this form. Choose the option that best meets your needs.

☒ Option 1: PDF Document (best for printing)

☐ Option 2: Text file (best for screen readers, screen enlargers, and refreshable Braille displays)

**Download your 1095-B tax form**

**How to use your form**

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[Learn more about the ACA and your VA health care](#)

**Note:** Some states have their own individual health care law. If you don't have health coverage, you may be charged a fee when you file your state taxes.

As of January 2022, these states and the District of Columbia have their own health care law:

- California
- Massachusetts
- New Jersey
- Rhode Island
- Vermont

[Learn more about the state health care laws on HealthCare.gov](#)

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[Find out how to change your address in your VA.gov profile](#)

**Or call us to change your address or other personal information**

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**Note:** If we need to change your address, it may take us up to 4 business days to have your revised form ready to download. Other changes to your personal information can take up to 20 days to process.

**More resources**

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Find out what you need to know about the ACA—also known as the health care law—and your health coverage.

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**[How to change your address in your VA.gov profile](#)**  
Follow our step-by-step instructions on how to sign in, go to your profile, and update your address.

## Part 2: The 1095-B Health Coverage Form

The 1095-B is pre-populated with all of the Veteran's information: Name, Social Security number, address and months of coverage. Provided are examples of the PDF version of the document and Text file respectively.

560118

<b>Form 1095-B</b> Department of the Treasury Internal Revenue Service		<b>Health Coverage</b> ▶ Do not attach to your tax return. Keep for your records. ▶ Go to <a href="http://www.irs.gov/Form1095B">www.irs.gov/Form1095B</a> for instructions and the latest information.		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-2252 <b>2021</b>										
<b>Part I Responsible Individual</b>																
1 Name of responsible individual—First name, middle name, last name		2 Social security number (SSN) or other TIN		3 Date of birth (if SSN or other TIN is not available)												
Hello		World		123-12-1234												
4 Street address (including apartment no.)		5 City or town		6 State or province		7 Country and ZIP or foreign postal code										
8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): . . . ▶		9 Reserved														
<b>Part II Information About Certain Employer-Sponsored Coverage</b> (see instructions)																
10 Employer name				11 Employer identification number (EIN)												
12 Street address (including room or suite no.)				13 City or town		14 State or province										
						15 Country and ZIP or foreign postal code										
<b>Part III Issuer or Other Coverage Provider</b> (see instructions)																
16 Name				17 Employer identification number (EIN)		18 Contact telephone number										
19 Street address (including room or suite no.)				20 City or town		21 State or province										
						22 Country and ZIP or foreign postal code										
<b>Part IV Covered Individuals</b> (Enter the information for each covered individual.)																
(a) Name of covered individual(s) First name, middle initial, last name		(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage											
					Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
23 Dependent One				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Department of the Treasury  
Internal Revenue Service  
OMB No. 1545-2252  
560118

Form 1095-B  
2021  
Health Coverage

-- VOID  
-- CORRECTED

Do not attach to your tax return. Keep for your records.  
Go to [www.irs.gov/Form1095B](http://www.irs.gov/Form1095B) for instructions and the latest information.

Part I Responsible Individual

- 1 Name of responsible individual-First name, middle name, last name ----
- 2 Social security number (SSN) or other TIN ----
- 3 Date of birth (if SSN or other TIN is not available) ----
- 4 Street address (including apartment no.) ----
- 5 City or town ----
- 6 State or province ----
- 7 Country and ZIP or foreign postal code ----
- 8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): ----
- 9 Reserved shaded

Part II Information About Certain Employer-Sponsored Coverage (see instructions)

- 10 Employer name ----
- 11 Employer identification number (EIN) ----
- 12 Street address (including room or suite no.) ----
- 13 City or town ----
- 14 State or province ----
- 15 Country and ZIP or foreign postal code ----

Part III Issuer or Other Coverage Provider (see instructions)

- 16 Name ----
- 17 Employer identification number (EIN) ----
- 18 Contact telephone number ----
- 19 Street address (including room or suite no.) ----
- 20 City or town ----
- 21 State or province ----
- 22 Country and ZIP or foreign postal code ----

Part IV Covered Individuals (Enter the information for each covered individual.)

- 23
- (a) Name of covered individual(s) First name, middle initial, last name ----
- (b) SSN or other TIN ----
- (c) DOB (if SSN or other TIN is not available) ----
- (d) Covered all 12 months --
- (e) Months of coverage
- Jan
- <



## Escalation Path

If a Veteran notices an incorrect address on their 1095-B, they can update this information in their VA.gov profile and download a new form—a link to how to do this is included on the landing page under the section, “How to update your form.” Veterans can also call the Health Benefits Hotline at 1-877-222-8387 to update their address and/or fix any additional errors noticed on the form. Once a representative answers the phone, the Veteran should tell them that there is an error on their 1095-B form. The representative will ask for the correct information and update it in the enrollment system.

VA.gov | U.S. Department of Veterans Affairs

VA Benefits and Health Care | About VA | Find a VA Location | My VA | My Health

Home > Records > Download your IRS 1095-B tax form

**Records**

- Get records
- Request military records
- Get medical records
- Types of Veteran ID cards
- Change your address
- Download VA benefit letters
- Download your IRS 1095-B tax form**
- Discharge upgrade
- Learn how to apply for a home loan COE
- View VA payment history
- Search historical military records
- Complete list of discharge documents

### Download your IRS 1095-B tax form

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**Document last updated: November 5, 2021**

#### Choose your file format and download your document

We offer two file format options for this form. Choose the option that best meets your needs.

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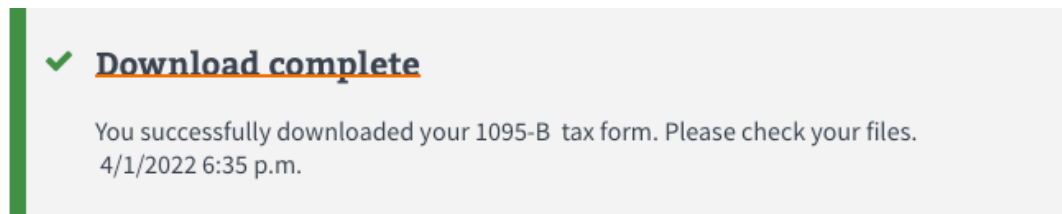
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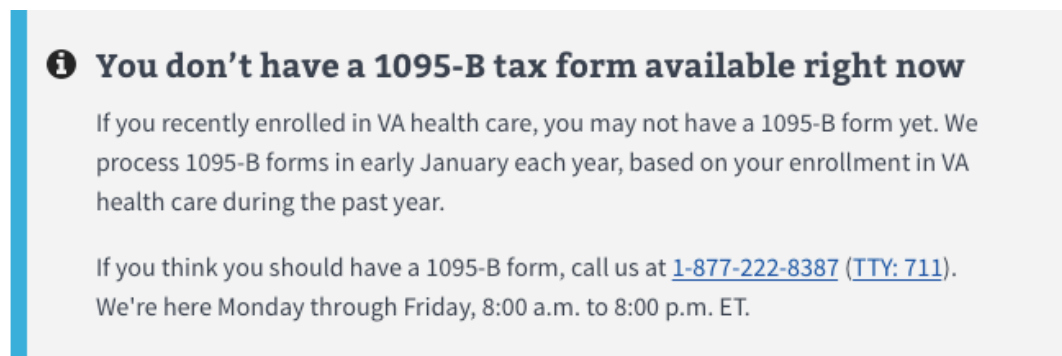
Veterans should refer to the “Document last updated” date above the 1095-B download link to make sure that they are downloading the most recent version of the form. Changes to a Veteran’s address may take up to 4 business days to process and generate a new version of 1095-B online. For changes to personal information outside of mailing address, such as corrections to date of birth or Social Security number, the Enrollment Center must be contacted and changes may take up to 20 business days for the Veteran to receive an updated copy of their 1095-B.

## Errors & Notifications

In most cases, after clicking the download button Veterans will know that they have successfully downloaded the 1095-B by a change in state—the text above the box will now read “Download complete.”



However, in certain cases the Veteran may not be able to download their 1095-B as expected. If they have just registered for health care with the VA and do not have data on file for the previous year, they will receive the following message:



If there is a technical error on the site and the form is not able to be generated, the Veteran will receive this message:

