IRS 1095-B Tax Form (Proof of Health Coverage) User Guide



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Depart of Veterans Affairs Office of Information and Technology (OI&T)

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1. Introduction

1.1. Purpose

The purpose of this User Guide is to provide instruction to those wishing to access and download the IRS 1095-B tax form online from Va.gov.

1.2. Document Orientation

1.2.1. Organization of Manual

This User Guide is divided into four sections to allow you to quickly obtain the information you need.

The first section will provide an introduction and overview of this document.

The second section will give an overview of the IRS 1095-B tax form and walk through how one would navigate to find and download the form from the Va.gov site.

The third section will cover download functionality, to include: choosing document format, downloading the form and what the form looks like.

The fourth section will cover error states and escalation paths.

1.2.2. Assumptions

This guide was written with the following assumed experience/skills of the audience:

- User has basic knowledge of using the internet and web browsers.
- User is registered for VA health benefits and has a DS Logon Premium, MHV Premium, or ID.me account.

2. 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 out to Veterans at the beginning of the year (between December and March). The process is costly, and many are returned to due inaccurate address. In order 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 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, six 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

2.1. User Access

2.1.1. Who can access this form?

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

2.1.2. How can users access this form?

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

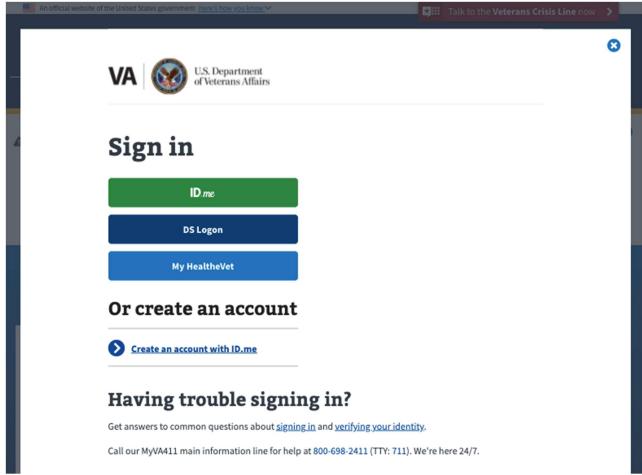


Figure 1 User sign in screen for va.gov.

2.2. Navigation

Direct url: 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."

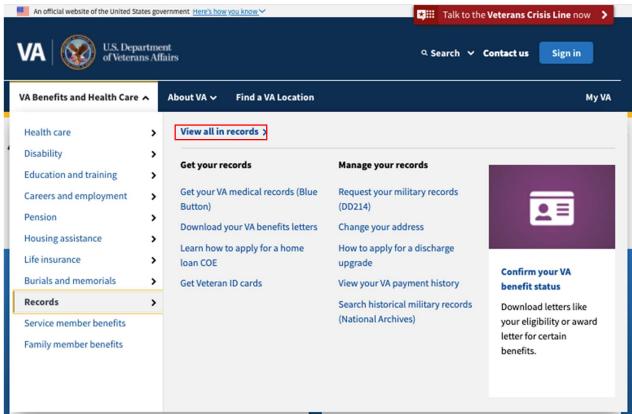


Figure 2 VA Benefits and Health Care drop-down menu with link to records hub highlighted.

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

Figure 3 1095-B link highlighted on Records Hub.



Confirm your VA benefit status

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

Message us
Contact us online through Ask VA
Call us
VA benefits hotline:
800-827-1000
My HealtheVet help desk:
877-327-0022
eBenefits technical support:
800-983-0937

MyVA411 main information line:

If you have hearing loss, call TTY: 711.

800-698-2411

3. 1095-B Download Functionality

3.1. Accessing the form

3.1.1. 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.

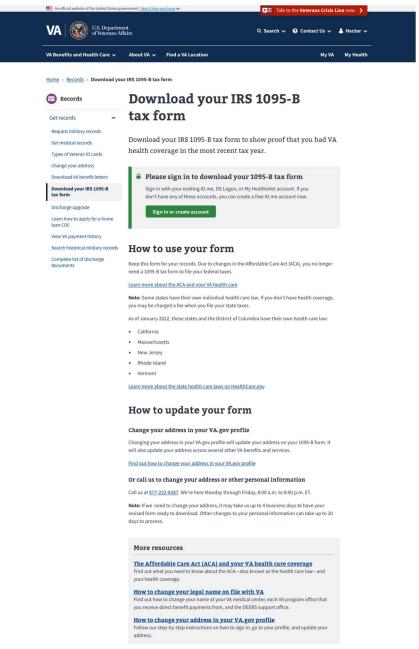


Figure 4 The unauthenticated (not signed-in) look of the 1095-B landing page.

3.1.2. 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."

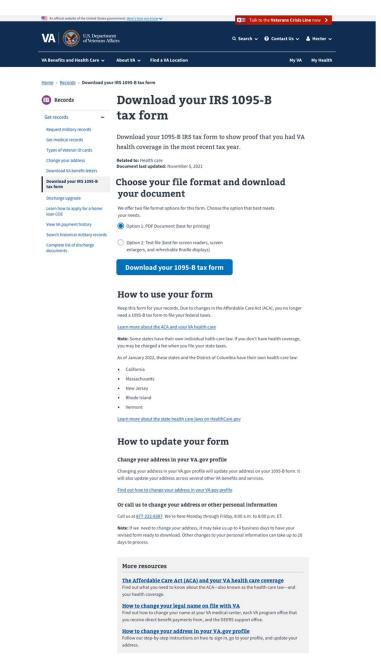


Figure 5 The authenticated (signed-in) look of the 1095-B landing page.

3.2. The IRS 1095-B Health Coverage Form

The 1095-B is downloaded as a pdf file and pre-populated with all the Veteran's information: Name, social security number, address and months of coverage. This information is present on both formats of the document, PDF and Text file.

															56	011	
Form 1095-B	Δ.						/OID		OMB No. 1545-2252								
Form Department of the Treasury Internal Revenue Service		Health Coverage ► Do not attach to your tax return. Keep for yo ► Go to www.irs.gov/Form1095B for instructions and th					CONTROL SECTION (CLUST)					CORRECTED			2021		
and delicate consider and a second second	sible Individual	P GO to WWW.III3.gov	W CHITTOSSE TOT HIST	actions an	u tile it	1031 1111	omiatio										
1 Name of responsible in	ndividual-First name, midd	lle name, last name	1		2	Social se	curity nur			TIN :	3 Date o	f birth (if	SSN or of	her TIN is	s not avail	able)	
Hello 4 Street address (including	World 5 City or town			123-12-1234 6 State or province					7 Country and ZIP or foreign postal code								
4 Street address (including	ng apartment no.)		oity or town		ľ	State of	province				Count	ily and Zi	r or rorei	gii postai	COGE		
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	0 0	Coverage (see instruction Employer-Spons		ee instru	ictions	:)											
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12 Street address (includi		13 City or town 14 State or province								15 Country and ZIP or foreign postal code							
12 Street address (includi	13 City of town		14	14 State of province					o cour	itry and 2	ir or lore	igii posta	Code				
	or Other Coverage	Provider (see inst	ructions)		1												
16 Name					17	Employ	er identif	ication nu	imber (Elf	1	18 Cont	act teleph	none num	ber			
19 Street address (includi	20 City or town		21 State or province					- 1	22 Country and ZIP or foreign postal code								
Part IV Covered	11-did	- N !-f		111 -1 · - 1 · ·													
	d Individuals (Ente vered individual(s)	r the information fo							-) Months	of covera	ige					
First name, middle initial, last name			TIN is not available)	all 12 months													
					Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
					\times	X	X										
23 Dependent	One					_		_					_				
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Figure 6 Sample pdf download output of IRS 1095-B tax form.

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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 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.)
(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
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Figure 7 Sample Text file output for the 1095-B tax form.

3.3. Opting in for Paperless Delivery only

In order to reduce paper waste and costs associated with mailing the 1095-B, an option for paperless delivery only is being made available to Veterans. On the 1095-B landing page, below the download button in a gray information box is a callout for "Sign up for paperless delivery." A Veteran may select the linked action button here to be redirected to their VA.gov profile where they can choose how they would like to receive their 1095-B—in the mail or digital. They can also complete this task by navigating to their profile directly via the top navigation. Once a Veteran has opted-in for paperless delivery only, they will no longer receive the 1095-B in the mail until this setting is changed again.

6 Sign up for paperless delivery

We mail you a paper copy of your 1095-B form each year. If you want to stop getting paper forms, you can choose paperless delivery. We'll email or text you once a year when your new form is ready to download.



Go to your VA.gov profile to choose 1095-B paperless delivery

Figure 8 Information box with action link to sign up for paperless delivery.

4.1. Errors and Escalation

4.1.1. Error States

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."



Download complete

You successfully downloaded your 1095-B tax form. Please check your files. 4/1/2022 6:35 p.m.

Figure 9 State change and message shown after successful download.

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:

You don't have a 1095-B tax form available right now

If you recently enrolled in VA health care, you may not have a 1095-B form yet. We process 1095-B forms in early January each year, based on your enrollment in VA health care during the past year.

If you think you should have a 1095-B form, call us at <u>1-877-222-8387</u> (<u>TTY: 711</u>). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Figure 10 State change for message "You don't have 1095-B tax form available right now."

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

▲ We couldn't download your form

We're sorry. Something went wrong when we tried to download your form. Please try again. If your form still doesn't download, call us at 800-698-2411 (TTY: 711). We're here 24/7.

Figure 11 State change for error message, "We couldn't download your form."

4.1.2. 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.

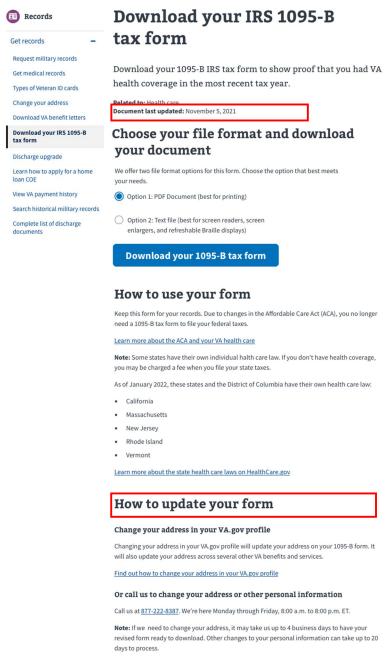


Figure 12 Document last updated and how to change your address.

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. Changes to other personal information outside of mailing address, such as corrections to date of birth or social security number take additional processing time and may take up to 20 business days for the Veteran to receive an updated copy of their 1095-B.