

IRS 1095-B Tax Form (Health Coverage)

Frequently Asked Questions

What do I need to do with the 1095-B?

No additional steps need to be taken with this form. The 1095-B is provided for you to reference while completing the Health Care Individual Responsibility questions on your tax return form. Afterwards, you may file your 1095-B away with other tax documents; it does not need to be submitted with your return.

What if information on my 1095-B is incorrect or my information has changed?

Call the enrollment center toll free at 1-877-222-VETS (8387) Monday through Friday, 8:00 am until 8:00 pm (EST). A representative will be happy to update your address in the system so that you can have a correct version mailed to you or print it yourself.

Who is supposed to receive a 1095-B?

All Veterans enrolled in health coverage through the VA will receive a copy of their IRS 1095-B tax form. Even if you do not use the VA as your primary health care, you will still receive this form if you are enrolled.

If I received a 1095-B, am I required to file taxes?

No. If you do not have a tax filing requirement, you do not have to file a tax return solely because you received the 1095-B tax form. It is simply provided in compliance with the Affordable Care Act as proof of health coverage.

Do I need to wait to file my taxes until I receive my 1095-B?

No. While the information on your 1095-B may assist in preparing a return, it is not required. Veterans should not wait for this form and file their returns as they normally would.

How long do I need to keep my 1095-B on file?

Once you file your taxes, the IRS recommends you keep your tax return and supporting documents (to include your 1095-B) for a minimum of three years from the date you filed your original return.

What if I am only insured part of the year or not at all? Will I be penalized?

Changes to the Affordable Care Act have reduced the federal tax penalty for not meeting the standards for minimum health coverage to \$0; so you will not be penalized on your federal taxes. However, 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.