

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 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: April 1 for MVP

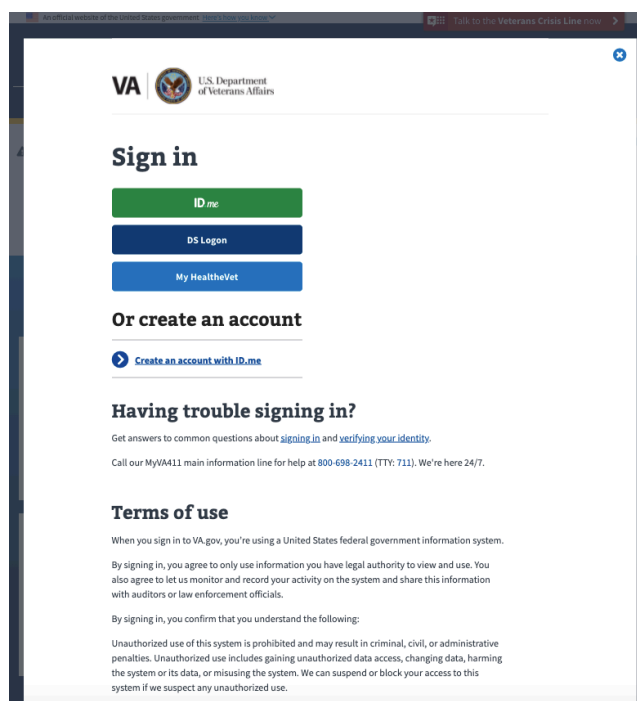
User Access

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, the heading "Having trouble signing in?" is followed by a link 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, the heading "Terms of use" is followed by a paragraph stating that signing in to VA.gov means using a United States federal government information system, and another paragraph stating that signing in implies agreement to only use information with legal authority and to share it with auditors or law enforcement officials. A final paragraph states that signing in confirms understanding of the following: unauthorized use is prohibited and may result in criminal, civil, or administrative penalties, and that unauthorized use includes gaining unauthorized data access, changing data, harming the system or its data, or misusing the system.

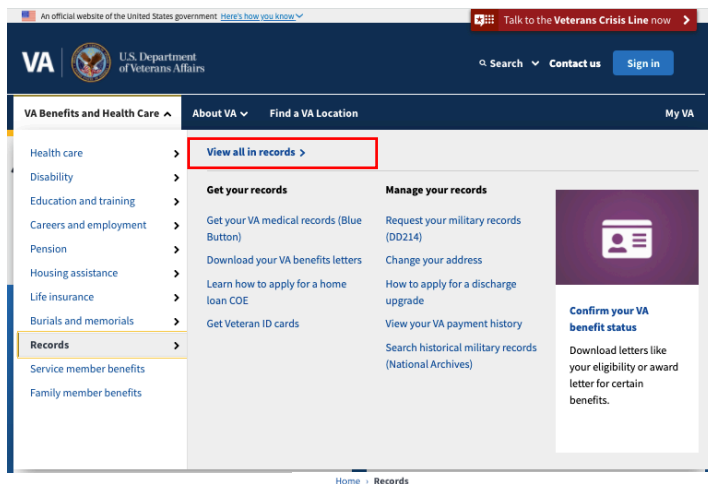
Navigation

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.”



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](#)

A purple button with a white icon of a person and a document, labeled 'Confirm your VA benefit status'.

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.

Or linked in the body text and “More Information” box at the bottom of the Affordable Care Act Homepage: <https://www.va.gov/health-care/about-affordable-care-act/>

Home > Healthcare > Affordable Care Act

Health Care

Get benefits +

Manage benefits +

More resources -

VA health care copy rates

Health needs and conditions

Wellness programs

Health benefits explainer

Community care

Affordable Care Act

Million Veteran Program

Access and quality in VA health care

Patient rights and responsibilities

The Affordable Care Act (ACA) and your VA health care coverage

The Affordable Care Act (ACA)—also known as the health care law—was created to expand access to coverage, control health care costs, and improve health care quality and care coordination. Find out what you need to know about the ACA and your health coverage.

Do I still have to pay a penalty if I don't have health insurance?

You don't have to pay a penalty if you don't have health insurance in 2019 or any year after that.

Through the end of 2018, the ACA required all U.S. taxpayers to have health coverage that met a minimum standard (called the “minimum essential coverage” requirement) unless they qualified for an exemption due to certain life events, financial status, or other factors. This meant that if you had affordable health coverage options, but chose not to buy health insurance, you would have to pay a fee when filing your taxes. This fee was known as an individual shared responsibility payment. It was also sometimes called the “penalty,” “fine,” or “individual mandate.”

Congress changed this part of the law for plans starting in 2019 and after. The individual shared responsibility payment no longer applies starting in plan year 2019.

The **IRS 1095-B tax form** is provided to Veterans and the IRS to show proof of health coverage through the VA. You may still receive this form in the mail during tax season. Keep it for your records, as some states still have requirements and penalties around minimum coverage.

Notes: If you didn't have coverage or an exemption in 2018, you may still have had to pay a fee when you filed your 2018 taxes in 2019.

[Get tips for protecting your personal health information](#)

Does the ACA change my VA health benefits?

No. The health care law doesn't change your VA health benefits or your out-of-pocket costs.

If I'm not signed up for a VA or Department of Defense health care program, how do I get health coverage?

You may be able to get coverage through the Health Insurance Marketplace. You can enroll in a plan during open enrollment periods.

You may also be able to enroll or change plans if you:

- Have certain life changes, or
- Qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP)

To find out if you can enroll or change your plan, go to [HealthCare.gov](https://www.healthcare.gov).

More information

Download your IRS 1095-B tax form

In compliance with the ACA, the 1095-B is a tax form that is provided to Veterans and the IRS showing proof of health coverage through the VA. You can download and save a copy online for your tax records.

Or linked in the “More Information” box at the bottom of the Find a VA Form Homepage:
<https://www.va.gov/find-forms/>

[Home](#) > [Find a VA form](#)

Find a VA form

Search for a VA form by keyword, form name, or form number.

Frequently used VA forms

You can now do many form-based tasks online, like filing a disability claim and applying for the GI Bill or VA health care. We'll walk you through the process step-by-step.

File a VA disability claim
Equal to VA Form 10-526EZ
[Apply online >](#)

Apply for the GI Bill and other education benefits
Includes VA Forms 22-1930 and 22-3955
[Learn how to apply online >](#)

Apply for VA health care
Equal to VA Form 10-526EZ
[Apply online >](#)

Manage your VA benefits and other information online

Need to update your address for your VA prescriptions or get a copy of your medical records? You can easily manage your VA benefits online.

[Change your direct deposit information](#)
Find out how to update your direct deposit information online for disability compensation, pension, or education benefits.

[Change your address in your VA.gov profile](#)
Find out how to change your address and other contact information in your VA.gov profile for disability compensation, claims and appeals, VA health care, and other benefits.

[Request your military records, including DD214](#)
Submit an online request to get your DD214 or other military service records through the milConnect website.

[Get your VA records and documents online](#)
Learn how to access your VA records, benefit letters, and documents online.

More information

[SGLI, VGLI, and other VA life insurance programs](#)
Find out which VA insurance programs may be right for you and the form you need.

[Department of Defense \(DOD\) forms](#)
Search for DOD forms and instructions at the official DOD forms website.

[Contact the VA forms managers](#)
Can't find the VA form you're looking for? Contact us.

[VA forms API for states and Veteran organizations](#)
Automatically get VA form updates with our forms API. The API is free and lets you filter by form number, name, and other form data.

[IRS 1095-B tax form](#)
The IRS 1095-B is a tax form that is provided to Veterans and the IRS showing proof of health coverage through the VA. You can download a copy online to save for your tax records.

Last updated: November 10, 2020

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 VA website's "Records" section. The main heading is "Download your IRS 1095-B tax form". Below this, a message prompts the user to sign in to download the form, with a "Sign in or create account" button. To the left, a sidebar lists various record-related actions, with "Download your IRS 1095-B tax form" highlighted. Below the sign-in prompt, the "How to use your form" section explains that the form is for records and that users no longer need it for federal taxes due to the ACA. It lists states with their own health care laws: California, Massachusetts, New Jersey, Rhode Island, and Vermont. The "How to update your form" section provides contact information for corrections and notes the processing time for address changes. A "More resources" section at the bottom links to ACA coverage information, legal name changes, and address updates.

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

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

If you need to correct or update your address or other information on your form, call us at [877-222-8387](tel:877-222-8387) (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Note: If you 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.

(If already signed in)

Once the Veteran is on the page, they can click “Download current 1095-B tax form (PDF)” from the link in the grey box.

An official website of the United States government. [Here's how you know](#)

Talk to the Veterans Crisis Line now

VA U.S. Department of Veterans Affairs

Search Contact Us Hector

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

Download your IRS 1095-B 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

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

To open your form, you'll need the latest version of [Adobe Acrobat Reader](#). It's free to download.

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.

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- Massachusetts
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- Rhode Island
- Vermont

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More resources

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[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.

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.

560118

Form **1095-B**

Department of the Treasury
Internal Revenue Service

Health Coverage

▶ Do not attach to your tax return. Keep for your records.
▶ Go to www.irs.gov/Form1095B for instructions and the latest information.

☐ VOID

☐ CORRECTED

OMB No. 1545-2252

2021

Part I Responsible Individual																	
1 Name of responsible individual—First name, middle name, last name Hello				2 Social security number (SSN) or other TIN 123-12-1234				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): . . . ▶ <input type="checkbox"/> 9 Reserved																	
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	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"/>


Escalation Path

If a Veteran sees an error on the form, such as an incorrect address or misspelling of their name, they can call 1-877-222-8387 to fix the error. 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.

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 made over the phone may take up to 4 business days to process and be reflected in the online pdf. Updating other personal information such as 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.


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.”

 **Download complete**

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


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 [1-877-222-8387](tel:1-877-222-8387) (TTY: [711](tel:711)).
We're here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

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](tel:800-698-2411) (TTY: [711](tel:711)).
We're here 24/7.