

IRS 1095-B Tax Form (Health Coverage)

Frequently Asked Questions

When and how do I get a copy of my 1095-B tax form?

Currently the VA mails a copy of the 1095-B tax form out to enrolled Veterans at the beginning of the year between December and March. It is also available online for download from your records at: <https://www.va.gov/records/download-your-irs-1095-b>.

You will receive this form in the mail yearly unless you opt-in for paperless delivery. You can select this option via the link on the 1095-b download page or by updating the notification preferences setting in your profile on va.gov.

Is there a difference between the PDF and Text file versions of the 1095-B?

No. Both PDF and Text file are IRS approved formats for sharing this document and have the same information. The only difference in the two formats is how they look; the Text file being a simpler format that is more easily read by screen readers, screen enlargers, refreshable Braille and other assistive technologies.

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?

If you notice an incorrect address on your 1095-B, the easiest way to correct this is to update your contact information in your profile on VA.gov. Once updated, a new 1095-B should be available for download within 4 business days.

If other changes need to be made to your 1095-B, like your name, social or months covered, call the Health Benefits Hotline toll free at 1-877-222-VETS (8387). We are open Monday through Friday, 8:00 am until 8:00 pm (EST). A representative can assist you with updating your information. After that, a corrected version can be mailed to you, or you can download it online for yourself.

If I have to make a change to my 1095-B, how long will it take to get a new one?

Changes to a Veteran's address may take up to 4 business days to process and be reflected in the online pdf version of the form. 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.

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.