

Everything you might need to know about 1095-B

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Making the case: Why this product, and for whom?

Business context

Currently, the IRS 1095-B form is mailed to Veterans and dependents who receive health care through VA. Sending it by mail costs VA approximately \$1.5M/year, and an additional \$400,000/year to print and send corrected forms.

Goals

1. Reduce the number of paper 1095-B forms VA has to physically send out – thereby reducing the cost of printing and mailing
2. Allow Veterans and dependents to easily download a replacement if they lose their 1095-B form

Audience

Anyone who receives a 1095-B form from the VA. Typically, this will be

1. All living Veterans (based on HEC's definition of a Veteran) who VHA relationship. They have or have had healthcare through VA.
2. All dependents with an email address who have enrolled in healthcare (HEC has this list)

When this must be done by

Completion by October 2022 allows VA to start saving this year.

Releases

Release	Potential completion date	Description
Release 1	September 6, 2022	PDF and text versions of the 1095-B are available online, but everyone will get a paper version in the mail. Opt-in functionality is not available. See our release plan for more detail.
Release 2	October 2022	Users can opt-in for paperless delivery only of the 1095-B.

Release 1: 1095-B form is available online

The best place right now to learn more about the MVP is to look at the documents listed in the README for the 1095-B repository.

Release 2: Users can opt-in to paperless delivery of 1095-B

How an opt-in feature might work

We've outlined below how an opt-in feature *might* work, pending further discussions with all the teams involved. The 'cards' below provide a bit more detail and indicate which teams are responsible for implementation. Notifications are separately listed below.

1. **[1095-B team]** On the 1095-B page, users can download their latest 1095-B form as a PDF or text file.
 - a. Notes: This is projected to be released on September 6th, 2022
2. **[MyVA team]** From the 1095-B page, the user goes to VA.gov profile page to view 1095-B delivery preferences. The user can opt in to receive the 1095-B form digitally. This will start the data flow to stop the physical form from being mailed out to the user.
 - a. Per the MyVA team, the work is estimated to take approximately 8 sprints. The content perusal work has already started. The 1095-B legal team also needs to review the content.
3. **[VA profile team]** This preference is consumed and stored by the VA profile team. Current plan is to leverage existing models for saving preferences.
 - a. Per the VA profile team, the work is estimated to take approximately 4 weeks for development. Additional time is needed for front-end changes and QA activities.
 - b. Since ES is the consumer, ES requirements also grandfather these requirements. The 1095-B Product Owner (Tracey) has also submitted separate dedicated requirements with Barbie.
4. **[VA profile team]** The VA profile team builds out the interaction with enrollment services to synchronize the preference data. This could happen as a push notification, depending on how often it needs to happen. Same as the way address changes happen? They are pushed from both sides (ES \longleftrightarrow VA Profile) as needed. So no batch transfers.
5. **[Enrollment services]** Enrollment services builds the ability to synchronize paperless delivery data. In effect, this will change a field in the 1095-B print file. October originally?

Maybe December. Definitely March 2023? Buckets for authorization (files) admins need to do this. Using a role to write to bucket. Needed:

- a. Business requirements (from business stakeholders)
 - b. Intake for working group
 - c. Paul Forst (for help on requirements)
 - d. CCB?
6. Print file is sent to the Printer

Opt-in functionality on VA.gov profile page

Description	On the VA.gov profile page, users need to be able to opt into paperless delivery (and opt-out if they have opted in)
Team responsible	MyVA/Vteam

VA Profile stores paperless delivery preference

Description	<p>Store the profile option.</p> <p>When the user profile changes (opting in/out of paperless delivery), a push notification needs to be sent to HEC indicating a change in 1095-B preferences.</p> <p>We need an audit trail on when the preference changes, in case we get edited by the IRS.</p>
Team responsible	MyVA team

1095-B print file and enrollment services changes

Description	<p>For 1095-B, there's a print file that's sent to the printer for physical 1095-B printing. Need to add an extra field in the print file that indicates: don't send a physical copy of the 1095-B to this Veteran.</p> <ol style="list-style-type: none">1. The ability to synchronize data between enrollment services and VA Profile needs to exist. This could take the form below:<ol style="list-style-type: none">a. When Enrollment Services receives a push notification

	<p>indicating that the 1095-B preferences have changed, the print file needs to be appropriately changed.</p> <p>There are other ways the synchronization could happen, such as batch synchronization.</p>
Team responsible	Enrollment services

Ensure print file with 1095-B opt-in field parses

Description	Once the extra field in the print file that indicates: don't send a physical copy of the 1095-B to this Veteran is added, ensure that the PDF and text file generation code can still parse the file and generate the 1095-B.
Team responsible	1095-B

Notifications

At this point in time, we are only considering email notifications.

Initial announcement: email that informs everyone that the 1095-B form is now available online.	
Audience	<ul style="list-style-type: none"> All living Veterans (based on HEC's definition of a Veteran) with an email address and have a VHA relationship. They have or have had healthcare through VA (enrolled in healthcare). All living dependents with an email address who have enrolled in healthcare (HEC has this list) <p>and</p> <ul style="list-style-type: none"> They have not already opted-in to receive a paperless 1095-B
Content	Draft text
Timing and frequency	Based on best practices in email campaigns, we'll want to send this email out once a year for the first few years since we won't catch everyone who wants to opt-in the first time around.

Trigger	Manual trigger. [Open question: How do manual triggers work? Who will own the trigger?]
Team responsible	1095-B

Confirmation email – Digital	
Audience	Veterans and dependents who opt-in to receive the digital version of the 1095-B
Content	Draft text
Timing and frequency	Veteran or dependent opts-in on VA.gov profile page (when saved).
Trigger	<p>[Open question: On when and how this notification is triggered — there might be a mechanism that informs VA notify whenever a preference is changed]</p> <p>[Open question: Do dependents with healthcare have access to the profile page on VA.gov?]</p>
Team responsible	VA.gov Profile + VANotify

Confirmation email – Letter	
Audience	Veterans and dependents who change their preference to receive the paper version of the 1095-B
Content	Draft text
Timing and frequency	Veteran or dependent opts-out on VA.gov profile page (when saved).
Trigger	<p>[Open question: On when and how this notification is triggered — there might be a mechanism that informs VA notify whenever a preference is changed]</p> <p>[Open question: Do dependents with healthcare have access to the profile page on VA.gov?]</p>

Team responsible	VA.gov Profile + VANotify
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Email sent annually lets recipients know that the latest 1095-B is now available online.	
Audience	<ul style="list-style-type: none"> • Veterans who have previously opted-in to paperless delivery • Dependents who have previously opted-in to paperless delivery
Content	Draft text
Timing and frequency	Sent once a year (usually late December or early January).
Trigger	Once the form for the user is available, the notification should be sent. It takes a few days for all the forms to be generated. That way, we can send emails over a few days, vs. all at once.
Team responsible	1095-B

How to measure success and decide what's next

Measuring success

1095-B page analytics

Analytics to understand user behavior with the 1095-B form	
Description	<p>Implement analytics to capture user behavior. We should capture some basics such as:</p> <p>Finding the form</p> <ul style="list-style-type: none"> • Number of users who find the page through online search (like Google) • Number of users who search for the form on VA.gov • Track the navigation from entering VA.gov to getting to the 1095-B page

	Accessing the form <ul style="list-style-type: none"> • Page views • % of users who land on the form and download it • Number (or percentage) of users who download the text form vs the PDF <p>All this would be implemented by release 1</p>
Design	<ul style="list-style-type: none"> •
Zenhub tickets	<ul style="list-style-type: none"> • 44810 - Google analytics implementation (place holder, needs to be filled out)
Team responsible	1095-B with assistance from Analytics team
Notes	Need to ensure we update the product outline on Github.

1095-B opt-in analytics

Analytics to track opt-in	
Description	<p>Implement analytics to understand opt-in behavior</p> <ul style="list-style-type: none"> • Percentage of users who click on the paperless delivery link on the 1095-B page <ul style="list-style-type: none"> ◦ And percentage of users who then choose to opt-in • Number of users who choose paperless delivery online (regardless of how they get there) • Percentage of users who click on the campaign to sign users up for paperless delivery
Design	<ul style="list-style-type: none"> •
Zenhub tickets	<ul style="list-style-type: none"> •
Team responsible	1095-B, Analytics, VA Notifiy (for campaign tracking)
Notes	

Other metrics we might track related to 1095-B and paperless delivery

Analytics to track opt-in

Description	<ul style="list-style-type: none"> • Percentage of receivers of the form who have opted-in to paperless delivery <ul style="list-style-type: none"> ◦ Associated cost savings to VA • Percentage/number of users who switch back to getting the physical form after having chosen paperless delivery •
Design	<ul style="list-style-type: none"> •
Zenhub tickets	<ul style="list-style-type: none"> •
Notes	

Feedback loops and preparing for the future

References

- [Product outline](#)
- [Github location for 1095-B](#)