**IRS 1095-B Tax Form (Health Coverage)**

Table of Contents

[IRS 1095-B Tax Form Overview 2](#_Toc97726284)

[User Access 2](#_Toc97726285)

[Who can access this form? 2](#_Toc97726286)

[Navigation 3](#_Toc97726287)

[1095-B Download Functionality 6](#_Toc97726288)

[Part 1: Access the form 6](#_Toc97726289)

[Part 2: The 1095-B Health Coverage Form 8](#_Toc97726290)

[Escalation Path 8](#_Toc97726291)

# 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.

Graphical user interface, text, application

Description automatically generated

## 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.”

Graphical user interface, application, website

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Graphical user interface, application

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**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/>

Text

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

Graphical user interface, text, application

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# 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.

**Graphical user interface, text, application

Description automatically generated (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.

**Graphical user interface, text, application

Description automatically generated**

## 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.Table

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## 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.