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

Table of Contents

[Irs 1095-b tax form overview 2](#_Toc100220074)

[user access 2](#_Toc100220075)

[who can access this form? 2](#_Toc100220076)

[navigation 3](#_Toc100220077)

[1095-b download functionality 6](#_Toc100220078)

[part 1: access the form 6](#_Toc100220079)

[part 2: the 1095-b health coverage form 8](#_Toc100220080)

[escalation path 8](#_Toc100220081)

[errors & notifications 10](#_Toc100220082)

# 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

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## 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.”

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Graphical user interface, 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.

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**(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.

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## 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 notices an incorrect address on their 1095-B, they can update this information in their VA.gov profile and download a new form. In order to navigate to their profile, users must be logged in. Once logged in to VA.gov, the Veteran will click on their name in the top right-hand corner of the screen and choose “Profile” from the drop-down menu. From there, click “Contact Information.” Under “Address,” click “Edit,” enter the new address and click “Update” when done. They will receive a confirmation that the update has saved, and their new address will be reflected on the screen.

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**A picture containing text

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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 may take up to 4 business days to process and generate a new version of 1095-B online. Changes to other personal information outside of mailing address, such as corrections to 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.”

Text

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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:

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If there is a technical error on the site and the form is not able to be generated, the Veteran will receive this message:

Text

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