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

**User Guide**

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**Depart of Veterans Affairs**

**Office of Information and Technology (OI&T)**

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# **1.** **Introduction**

## **1.1. Purpose**

The purpose of this User Guide is to provide instruction to those wishing to access and download the IRS 1095-B tax form online from Va.gov.

## **1.2. Document Orientation**

### 1.2.1. Organization of Manual

This User Guide is divided into four sections to allow you to quickly obtain the information you need.

The first section will provide an introduction and overview of this document.

The second section will give an overview of the IRS 1095-B tax form and walk through how one would navigate to find and download the form from the Va.gov site.

The third section will cover download functionality, to include: accessing the form, what the form looks like, error states and provide an escalation path for users who experience errors or need to update their form or have additional help needs.

The fourth section will cover error states and escalation paths.

### 1.2.2. Assumptions

This guide was written with the following assumed experience/skills of the audience:

* User has basic knowledge of using the internet and web browsers.
* User is registered for VA health benefits and has a DS Logon Premium, MHV Premium, or ID.me account.

### 1.2.4. Documentation Conventions

This manual uses several methods to highlight different aspects of the material.

* Various symbols are used through the documentation to alert the reader to special information. The following table gives a description of each of these symbols:

**Table 1: Documentation Symbols and Descriptions**

A picture containing text

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* Descriptive text is presented in a proportional font (*as represented by this font*).
* “Screenshots” of computer online displays (i.e., character-based screen captures/dialogs) and are shown in a non-proportional font and enclosed within a box. Also included are Graphical User Interface (GUI) Microsoft Windows images (i.e., dialogs or forms).

# **2. 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

## **2.1. User Access**

### 2.1.1. Who can access this form?

Veterans enrolled in VA health benefits with a VA.gov account.

### 2.1.2. How can users access this form?

Users can log in using their DS Logon Premium, MHV Premium, or ID.me accounts.

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**Figure 1 User sign in screen for va.gov.**

## **2.2. 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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**Figure 2 VA Benefits and Health Care drop-down menu; link to records hub highlighted.**

Graphical user interface, application

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**Figure 3 VA Records hub with 1095-B link highlighted.**

**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/>

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**Figure 4. The Affordable Care Act landing, highlighting where you can find links to download your 1095-B**

**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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**Figure 5 Find a Form landing page highlighting cross-link for IRS 1095-B tax form in the More Information section at the bottom.**

# **3. 1095-B Download Functionality**

## **3.1. Accessing the form**

### 3.1.1. 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

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**Figure 6 The unauthenticated (not signed-in) look of the 1095-B landing page.**

### 3.1.2 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

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**Figure 7 The authenticated (signed-in) look of the 1095-B landing page.**

## **3.2. The IRS 1095-B Health Coverage Form PDF**

The 1095-B is downloaded as a pdf file and pre-populated with all the Veteran’s information: Name, social security number, address and months of coverage.Table

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**Figure 8 Sample pdf download output of IRS 1095-B tax form.**

# **4.1. Errors and Escalation**

## **4.1.1. Error States**

## **4.1.2. 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.