

Seven Questions About the ACA Form 1095

1. What is this form I'm receiving?

A 1095 form is a little bit like a W-2 form. ATAP sends one copy to the Internal Revenue Service (IRS) and one copy to you. A W-2 form reports your annual earnings. A 1095 form reports your health care coverage throughout the year.

2. Who is sending it to me, when, and how?

ATAP will send one to you either by mail and you should receive it by March 31, 2016. (Starting in 2017, you should receive it each year by January 31, just like your W-2.)

3. Why are you sending it to me?

The 1095 forms will show that you and your family members either did or did not have health coverage during each month of the past year. Because of the Affordable Care Act, every person must obtain health insurance or pay a penalty to the IRS.

4. What am I supposed to do with this form?

Keep it for your tax records. You don't actually need this form in order to file your taxes, but when you do file, you'll have to tell the IRS whether or not you had health insurance for each month of 2015. The Form 1095-B or 1095-C shows if you had health insurance through your employer. Since you don't actually need this form to file your taxes, you don't have to wait to receive it if you already know what months you did or didn't have health insurance in 2015. When you do get the form, keep it with your other 2015 tax information in case you should need it in the future to help prove you had health insurance.

5. What if I get more than one 1095 form?

Someone who had health insurance through more than one employer during the year may receive a 1095-B or 1095-C from each employer. Some employees may receive a Form 1095-A and/or 1095-B reporting specific health coverage details. Just keep these—you do not need to send them in with your 2015 taxes.

6. What if I did not get a Form 1095-C from ATAP?

If you believe you should have received one but did not, contact the Susan Davis (Ext 140) or Roy Washburn (Ext 147). **We cannot help you with forms from other employers.**

7. I have more questions—who do I contact?

For more detailed questions and answers, the IRS website [Questions and Answers about Health Care Information Forms for Individuals \(Forms 1095-A, 1095-B, and 1095-C\)](https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals) covers most of what you need to know.

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