

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



April 2022

**Depart of Veterans Affairs
Office of Information and Technology (OI&T)**

Table of Contents

1. INTRODUCTION	3
1.1. PURPOSE.....	3
1.2. DOCUMENT ORIENTATION	3
1.2.1. ORGANIZATION OF MANUAL	3
1.2.2. ASSUMPTIONS	3
2. IRS 1095-B TAX FORM OVERVIEW	3
2.1. USER ACCESS	4
2.1.1. WHO CAN ACCESS THIS FORM?	4
2.1.2. HOW CAN USERS ACCESS THIS FORM?	4
2.2. NAVIGATION.....	5
3. 1095-B DOWNLOAD FUNCTIONALITY	9
3.1. ACCESSING THE FORM.....	9
3.1.1. IF NOT SIGNED IN	9
3.1.2. IF ALREADY SIGNED IN.....	10
3.2. THE IRS 1095-B HEALTH COVERAGE FORM PDF	11
4.1. ERRORS AND ESCALATION	11
4.1.1. ERROR STATES.....	11
4.1.2. ESCALATION PATH.....	12

Table of Figures

FIGURE 1 USER SIGN IN SCREEN FOR VA.GOV.	4
FIGURE 2 VA BENEFITS AND HEALTH CARE DROP-DOWN MENU WITH LINK TO RECORDS HUB HIGHLIGHTED.	5
FIGURE 3 1095-B LINK HIGHLIGHTED ON RECORDS HUB.	6
FIGURE 4. AFFORDABLE CARE ACT LANDING PAGE HIGHLIGHTING CROSS-LINK FOR IRS 1095-B TAX FORM IN MORE INFORMATION SECTION.	7
FIGURE 5 FIND A FORM LANDING PAGE HIGHLIGHTING CROSS-LINK FOR IRS 1095-B TAX FORM IN MORE INFORMATION SECTION.....	8
FIGURE 6 THE UNAUTHENTICATED (NOT SIGNED-IN) LOOK OF THE 1095-B LANDING PAGE.	9
FIGURE 7 THE AUTHENTICATED (SIGNED-IN) LOOK OF THE 1095-B LANDING PAGE.	10
FIGURE 8 SAMPLE PDF DOWNLOAD OUTPUT OF IRS 1095-B TAX FORM.....	11
FIGURE 9 STATE CHANGE AND MESSAGE SHOWN AFTER SUCCESSFUL DOWNLOAD.	11
FIGURE 10 STATE CHANGE FOR MESSAGE "YOU DON'T HAVE A 1095-B TAX FORM AVAILABLE RIGHT NOW."	12
FIGURE 11 STATE CHANGE FOR ERROR MESSAGE, "WE COULDN'T DOWNLOAD YOUR FROM."	12

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.

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.

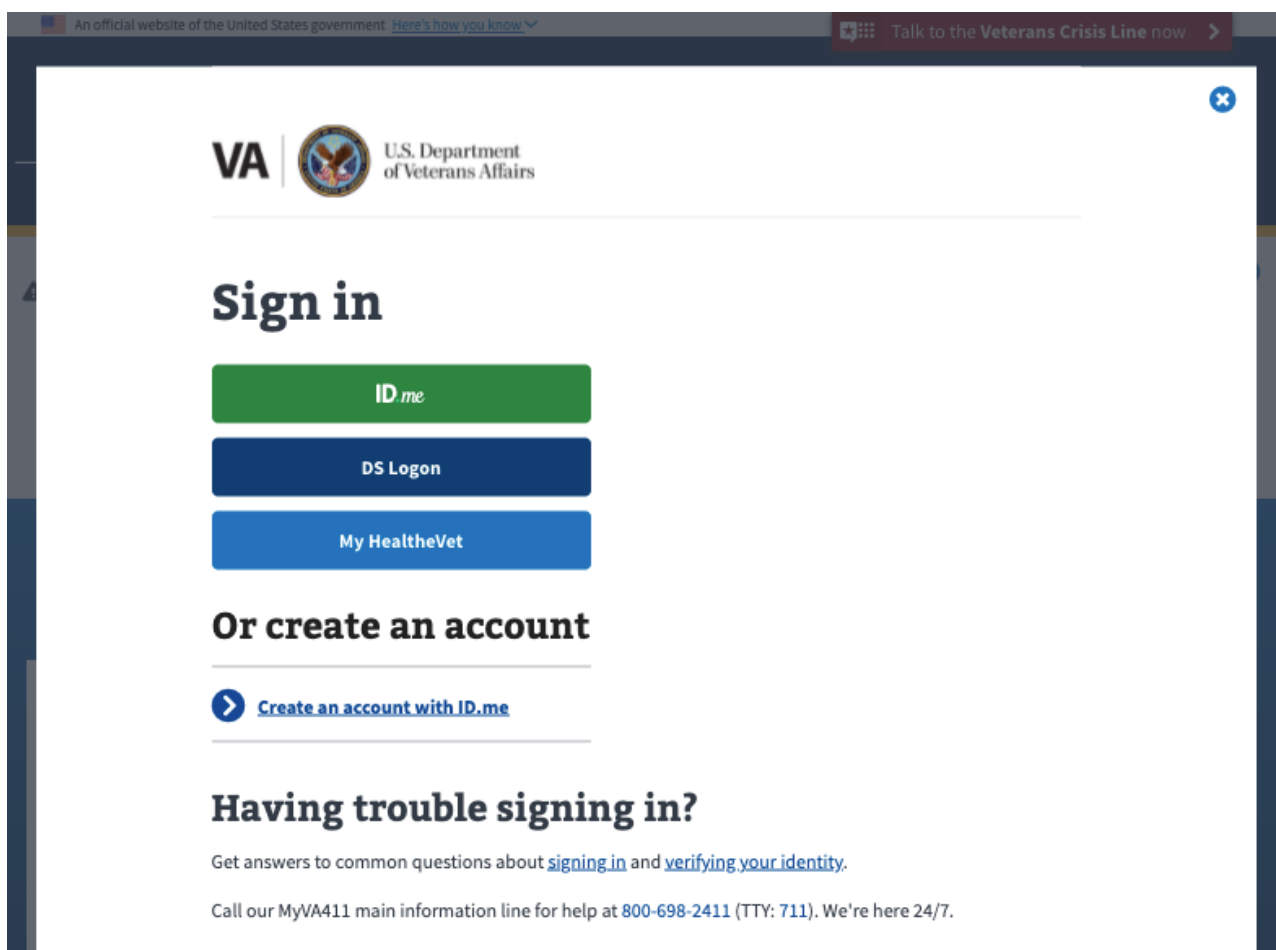


Figure 1 User sign in screen for va.gov.

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.”

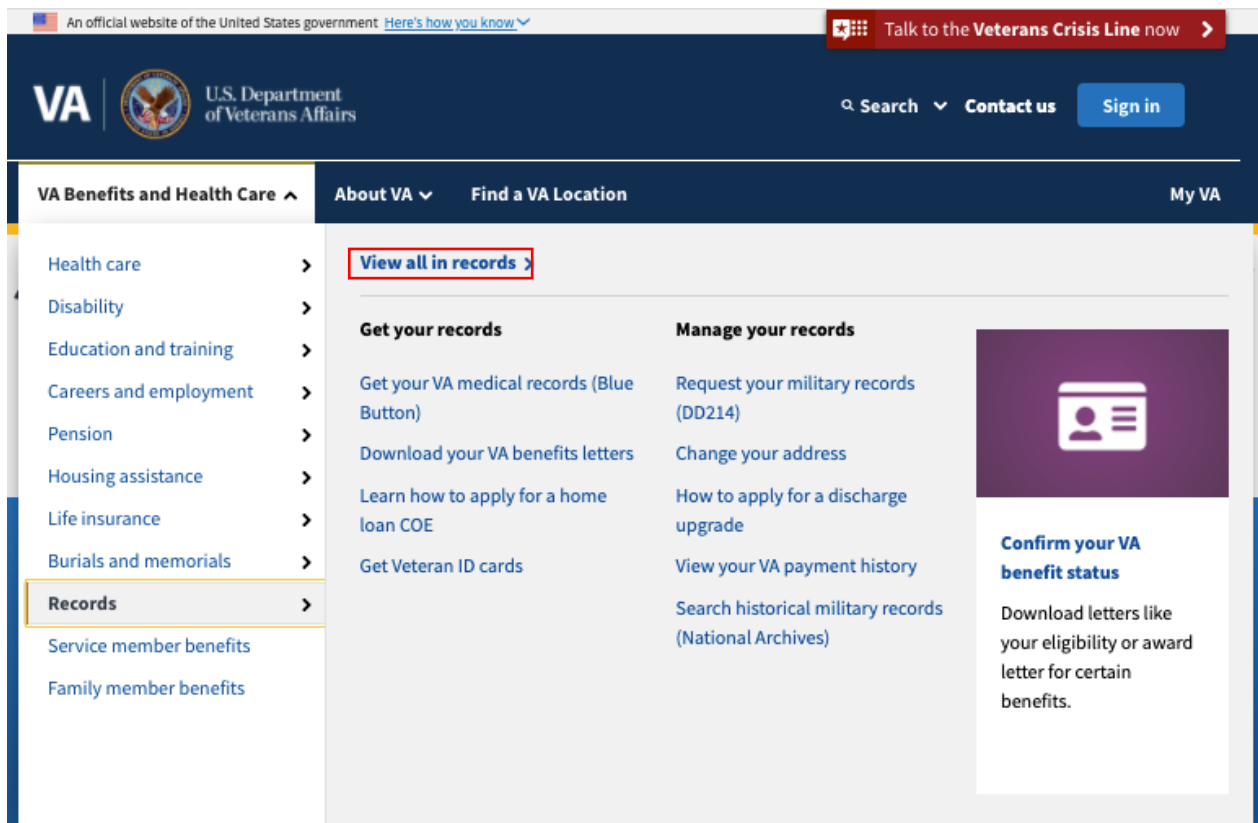


Figure 2 VA Benefits and Health Care drop-down menu with link to records hub highlighted.

VA records

Access your VA records and documents online to more easily manage your benefits.



Get your records and documents

[Get Veteran ID cards >](#)

Find out how to get different types of identification cards to show your military status or your enrollment in VA health care.

[Request your military records \(DD214\) >](#)

View and print documents from your official military personnel file (including your DD214).

[Get your VA medical records \(called VA Blue Button\) >](#)

Set up your personal health record and download medical records, reports, and images to share with your VA and non-VA doctors.

[Download your VA benefit letters >](#)

Download letters like your eligibility or award letter for certain benefits.

[Download your IRS 1095-B tax form >](#)

Download your IRS 1095-B tax form (proof of VA health coverage) for the current tax filing year.

[Find out how to apply for a VA home loan Certificate of Eligibility >](#)

Get instructions for how to apply for your Certificate of Eligibility (COE), which confirms for your lender that you qualify for a VA-backed home loan. Then you can choose your loan type to learn about the rest of the loan application process.

[Learn how to apply for a discharge upgrade >](#)

Answer a series of questions to get step-by-step instructions on how to apply for a discharge upgrade or correction. If your discharge gets upgraded, you'll be eligible for the VA benefits you earned during your period of service.

[View your VA payment history >](#)

Check the status of your VA disability, pension, and education benefits payments. You can also see payments for certain survivor benefits.

[Search historical military records \(National Archives\) >](#)

Visit the National Archives website to research military records from the Revolutionary War to the present.

Last updated: December 12, 2021

[Feedback](#)



[Confirm your VA benefit status](#)

Download letters like your eligibility or award letter for certain benefits.

[Ask questions](#)

Message us

Contact us online through Ask VA

Call us

VA benefits hotline:
800-827-1000

My HealtheVet help desk:
877-327-0022

eBenefits technical support:
800-983-0937

MyVA411 main information line:
800-698-2411

If you have hearing loss, call TTY: 711.

Figure 3 1095-B link highlighted on Records Hub.

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/>

Home > Healthcare > Affordable Care Act

Health Care

Get benefits



Manage benefits



More resources



VA health care copy rates

Health needs and conditions

Wellness programs

Health benefits explorer

Community care

Affordable Care Act

Million Veteran Program

Access and quality in VA health care

Patient rights and responsibilities

The Affordable Care Act (ACA) and your VA health care coverage

The Affordable Care Act (ACA)—also known as the health care law—was created to expand access to coverage, control health care costs, and improve health care quality and care coordination. Find out what you need to know about the ACA and your health coverage.

Do I still have to pay a penalty if I don't have health insurance?

You don't have to pay a penalty if you don't have health insurance in 2019 or any year after that.

Through the end of 2018, the ACA required all U.S. taxpayers to have health coverage that met a minimum standard (called the “minimum essential coverage” requirement) unless they qualified for an exemption due to certain life events, financial status, or other factors. This meant that if you had affordable health coverage options, but chose not to buy health insurance, you would have to pay a fee when filing your taxes. This fee was known as an individual shared responsibility payment. It was also sometimes called the “penalty,” “fine,” or “individual mandate.”

Congress changed this part of the law for plans starting in 2019 and after. The individual shared responsibility payment no longer applies starting in plan year 2019.

The **IRS 1095-B tax form** provided to Veterans and the IRS to show proof of health coverage through the VA. You may still receive this form in the mail during tax season. Keep it for your records, as some states still have requirements and penalties around minimum coverage.

Note: If you didn't have coverage or an exemption in 2018, you may still have had to pay a fee when you filed your 2018 taxes in 2019.

[Get tips for protecting your personal health information](#)

Does the ACA change my VA health benefits?

No. The health care law doesn't change your VA health benefits or your out-of-pocket costs.

If I'm not signed up for a VA or Department of Defense health care program, how do I get health coverage?

You may be able to get coverage through the Health Insurance Marketplace. You can enroll in a plan during open enrollment periods.

You may also be able to enroll or change plans if you:

- Have certain life changes, or
- Qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP)

To find out if you can enroll or change your plan, go to [HealthCare.gov](https://www.healthcare.gov).

More information

Download your IRS 1095-B tax form

In compliance with the ACA, the 1095-B is a tax form that is provided to Veterans and the IRS showing proof of health coverage through the VA. You can download and save a copy online for your tax records.

Figure 4. Affordable Care Act landing page highlighting cross-link for IRS 1095-B tax form in More Information section.

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

[Home](#) > [Find a VA form](#)

Find a VA form

Search for a VA form by keyword, form name, or form number.

Frequently used VA forms

You can now do many form-based tasks online, like filing a disability claim and applying for the GI Bill or VA health care. We'll walk you through the process step-by-step.

File a VA disability claim
Equal to VA Form 21-526EZ
[Apply online >](#)

Apply for the GI Bill and other education benefits
Includes VA Forms 22-1990 and 22-3995
[Learn how to apply online >](#)

Apply for VA health care
Equal to VA Form 21-526EZ
[Apply online >](#)

Manage your VA benefits and other information online

Need to update your address for your VA prescriptions or get a copy of your medical record? You can easily manage your VA benefits online.

[Change your direct deposit information](#)
Find out how to update your direct deposit information online for disability compensation, pension, or education benefits.

[Change your address in your VA.gov profile](#)
Find out how to change your address and other contact information in your VA.gov profile for disability compensation, claims and appeals, VA health care, and other benefits.

[Request your military records, including DD214](#)
Submit an online request to get your DD214 or other military service records through the milConnect website.

[Get your VA records and documents online](#)
Learn how to access your VA records, benefit letters, and documents online.

More information

[SGLI, VGLI, and other VA life insurance programs](#)
Find out which VA insurance programs may be right for you and the form you need.

[Department of Defense \(DOD\) forms](#)
Search for DD forms and instructions at the official DOD Forms website.

[Contact the VA forms managers](#)
Can't find the VA form you're looking for? Contact us.

[VA forms API for states and Veteran organizations](#)
Automatically get VA form updates with our Forms API. The API is free and lets you filter by form number, name, and other form data.

IRS 1095-B tax form
The IRS 1095-B is a tax form that is provided to Veterans and the IRS showing proof of health coverage through the VA. You can download a copy online to save for your tax records.

Last updated: November 30, 2020

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

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.



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 the green button, “Download your 1095-B tax form (PDF).”

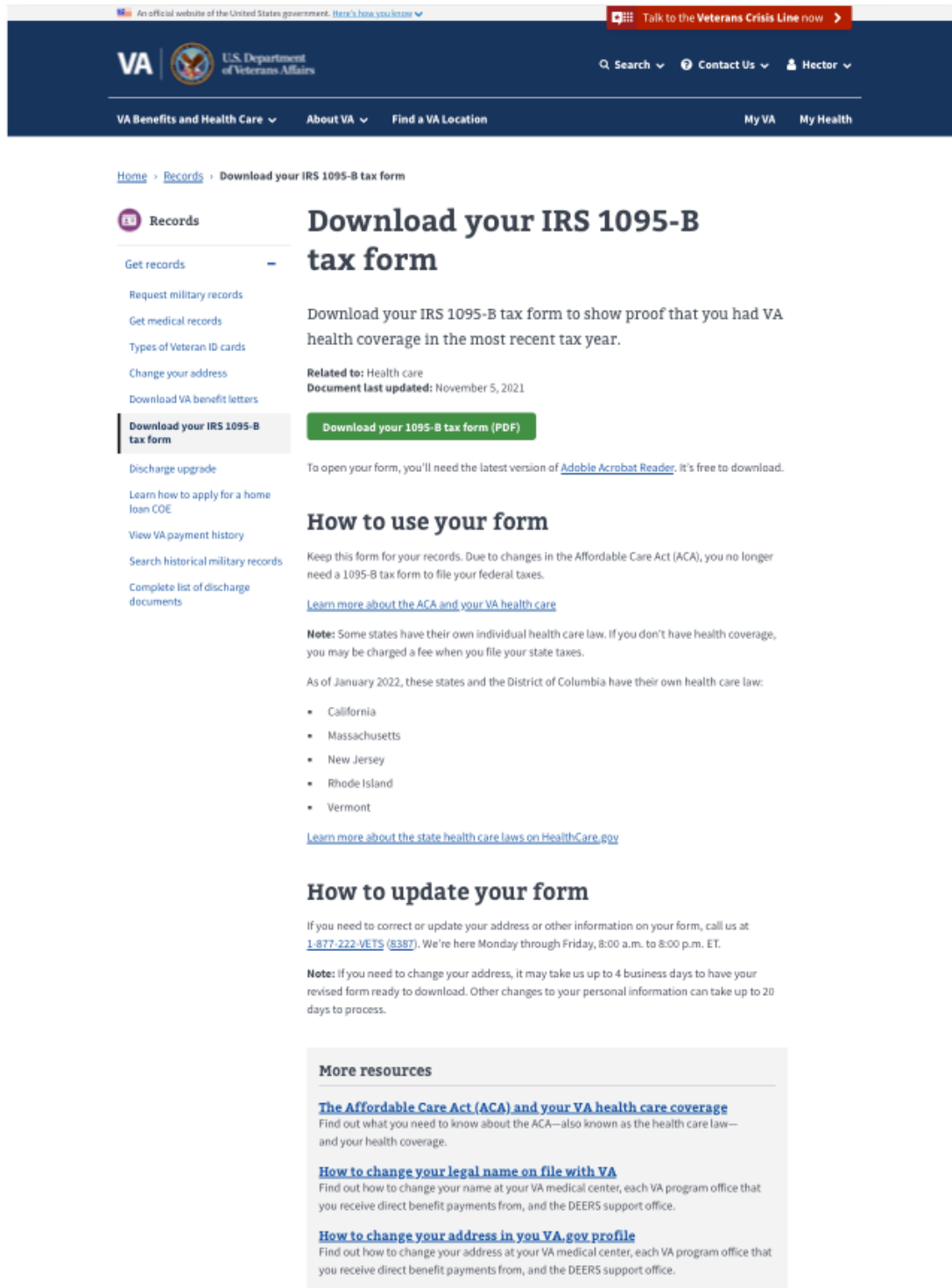


Figure 7 The authenticated (signed-in) look of the 1095-B landing page.

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.

560118

Form **1095-B**

Department of the Treasury
Internal Revenue Service

Health Coverage

▶ Do not attach to your tax return. Keep for your records.
▶ Go to www.irs.gov/Form1095B for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2252
2021

Part I Responsible Individual																	
1 Name of responsible individual—First name, middle name, last name Hello				2 Social security number (SSN) or other TIN World 123-12-1234				3 Date of birth (if SSN or other TIN is not available)									
4 Street address (including apartment no.)				5 City or town				6 State or province				7 Country and ZIP or foreign postal code					
8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): . . . ▶ <input type="checkbox"/>																	
Part II Information About Certain Employer-Sponsored Coverage (see instructions)																	
10 Employer name											11 Employer identification number (EIN)						
12 Street address (including room or suite no.)				13 City or town				14 State or province				15 Country and ZIP or foreign postal code					
Part III Issuer or Other Coverage Provider (see instructions)																	
16 Name							17 Employer identification number (EIN)			18 Contact telephone number							
19 Street address (including room or suite no.)				20 City or town				21 State or province				22 Country and ZIP or foreign postal code					
Part IV Covered Individuals (Enter the information for each covered individual.)																	
(a) Name of covered individual(s) First name, middle initial, last name			(b) SSN or other TIN	(c) DOB (if SSN or other TIN is not available)	(d) Covered all 12 months	(e) Months of coverage											
						Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
23 Dependent One					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

4.1. Errors and Escalation

4.1.1. Error States

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.”

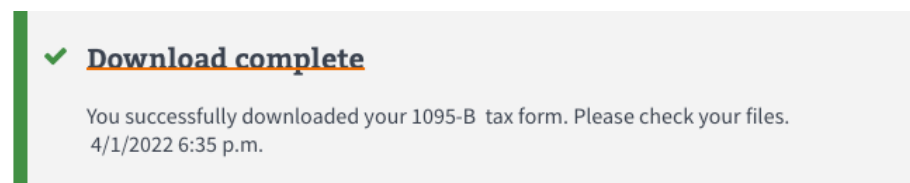


Figure 9 State change and message shown after successful download.

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:

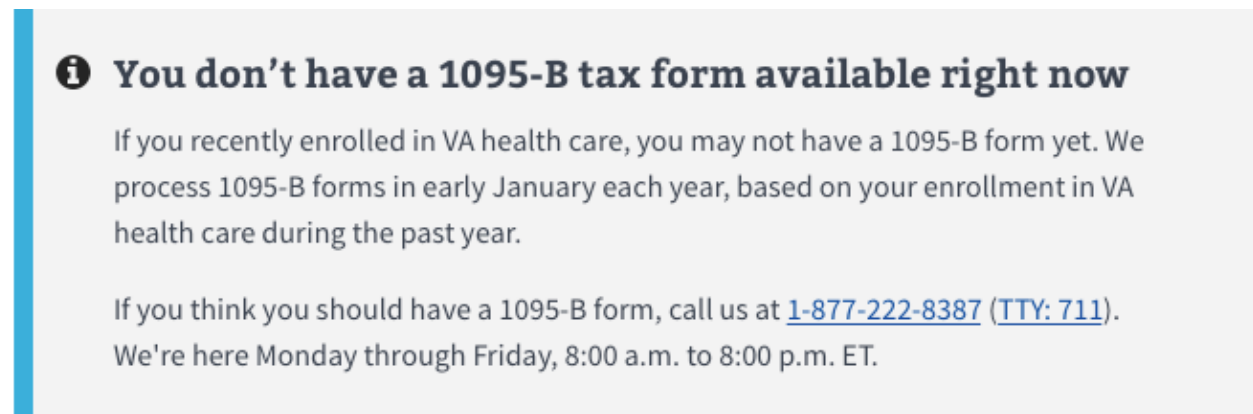


Figure 10 State change for message "You don't have a 1095-B tax form available right now."

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

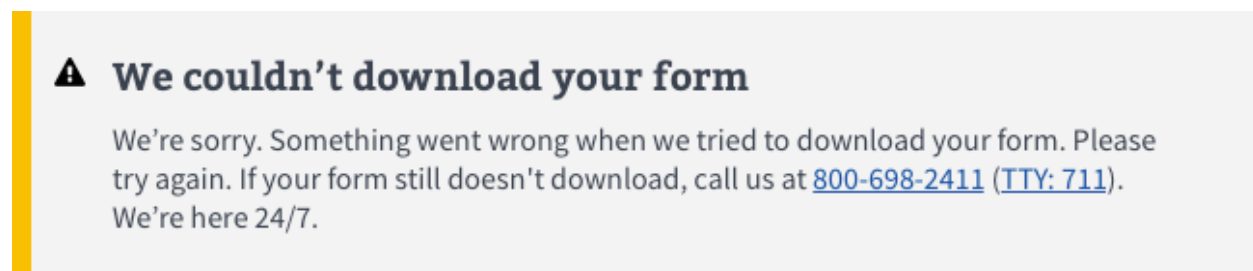


Figure 11 State change for error message, "We couldn't download your form."

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.