Frequently Asked Questions and Answers about the Form 1095-C

In March 2016, some employees will receive a new tax form called the 1095-C that will contain detailed information about their health care coverage. It is important to keep the form for your records. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

1. **What is a Form 1095-C?**

The 1095-C contains detailed information about the health care coverage provided by your employer(s). If you were enrolled in health care coverage from your employer, worked an average of 30 or more hours per week, or were considered a full-time employee at any point in 2015, then you should receive a 1095-C. The information you report from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the Patient Protection and Affordable Care Act, also called Obamacare. Think of the form as your “proof of insurance” if requested by the IRS.

2. **Who receives a Form 1095-C?**

Employers with 50 or more full-time equivalent employees are required to send 1095-Cs to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in their health insurance plan in 2015.

3. **Why did I get a Form 1095-C?**

Generally, if you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2015, you should receive a 1095-C.

4. **Why did I get more than one Form 1095-C?**

If you worked at more than one company, you may receive a 1095-C from each company/employer.

5. **Why didn’t I get a Form 1095-C?**

Generally, if you were not full-time (worked an average of 30 or more hours per week) and were not enrolled in health care coverage through your employer at any time during 2015, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

6. **Will I be fined if I did not receive a Form 1095?**

If you don’t have qualifying health insurance, in some cases you can claim a health care coverage exemption. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. Please visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov) to learn more.
7. When will I get my Form 1095-C?

You should receive your 1095-C for the 2015 tax year on or before March 31, 2016. If you believe you should have received a 1095-C but did not, please contact Xavier University’s Payroll Office at (513)745-3436 or email them at payroll@xavier.edu.

8. What should I do with my Form 1095-C?

When you receive your 1095-C, keep it for your records.

9. What information is on the Form 1095-C?

There are three parts to the form:

- Part 1 reports information about you and your employer.
- Part 2 reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage. The dollar amount represents the monthly amount the employee would pay for the lowest cost single coverage option offered.
- Part 3 reports information about the individuals covered under your plan, including dependents.

10. Do I need my Form 1095-C and my W-2 to file my taxes?

You will need your W-2 to complete your 2015 taxes. You do not need your 1095-C to complete your 2015 tax return but you should keep a copy for your records.

11. What is the difference between a 1095-A, 1095-B, and 1095-C?

The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange)
- You will receive a 1095-B if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP)
- You will receive a 1095-C if you were covered by your employer

12. What if I have additional questions?

- If you need your 1095-C re-issued, contact the Payroll Department at payroll@xavier.edu or (513) 745-3436. Please include your name and current address in your communication.
- If you have read the FAQs/Instructions on the 1095-C and believe your 1095-C data is incorrect, please contact the Office of Human Resources at benefits@xavier.edu or (513) 745-3638. Please provide detailed information as to why you believe your 1095-C is incorrect so Human Resources can research your question and take appropriate action.
- For general questions and educational material, please visit the IRS website.