

Form 1095-B and Form 1095-C Frequently Asked Questions

What is the Form 1095-C?

The Affordable Care Act (ACA) requires employers to send a tax form called the 1095-C to certain employees. The 1095-C contains detailed information about the health care coverage offered by your employer. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

If you worked an average of 30 or more hours per week in 2019 year (or in 2018 and you maintained ACA qualifying status for any portion of 2019) for an employer with 50 or more full-time equivalent employees, you should receive a 1095-C.

Who receives the Form 1095-B from their health plan?

All employees enrolled in an employer sponsored health plan during the calendar year, regardless of full-time status, will receive a Form 1095-B. Medical carriers are required to report to the IRS about the coverage provided to employees and their dependents during the previous calendar year. The City's medical carriers are required to provide an informational statement (Form 1095-B) to each subscriber about the information they will report to the IRS. You may also receive another Form 1095-B if you were enrolled in another employer's health plan during the calendar year.

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

If you worked an average of 30 hours per week or more during the calendar year for more than one employer, you may receive a 1095-C from each employer.

What should I do with my Form 1095-B and 1095-C?

Keep your forms for your records with your other important tax documents. You will not need to attach your forms to your tax return or send it to the IRS.

Do I need my Form 1095-B or 1095-C to file my taxes?

No. Individuals do not need a copy of their 1095-B or 1095-C when filing tax returns. However, you should keep the form with your tax records.

What if I have questions?

If you have additional questions about your 1095-C, please contact a tax professional. You may also visit www.irs.gov or www.healthcare.gov to learn more.

When will I get my Form 1095-C from the City?

1095-C forms are available via eCaps in self-service if you have provided consent to receive your document electronically. If you did not consent to receive your form via eCaps self-service, a paper copy of your form will be mailed and postmarked on or before March 2, 2020, to your address on file in eCaps. If you believe you should have received a form but did not, email Benefit Services at benefitservices@cityofsacramento.org.

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.
- Part 3: reports information about the individuals (including dependents) covered under a self-insured plan. The City of Sacramento health plans are not “self-insured” plans. Part 3 will be blank on 1095-C forms issued by the City of Sacramento.

How will the Form 1095-C impact my taxes?

The Shared Responsibility Payment (the penalty for not maintaining minimal essential coverage) was eliminated for the 2019 tax year due to the Tax Cuts and Jobs Act (signed 12/22/2017). Please visit www.irs.gov or www.healthcare.gov to learn more.

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

The forms are very similar. The main difference is *who* sends you the form.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange) plan.
- You will receive a 1095-B from your medical insurance carrier 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 should receive a 1095-B from your medical carrier if you were enrolled in a City of Sacramento medical insurance plan during 2019, or if you had other group medical insurance from another employer during 2019.
- You will receive a 1095-C from your employer(s) who provided you medical coverage during 2019.

For any other question you might have, please contact Benefit Services at benefitservices@cityofsacramento.org.