Frequently Asked Questions and Answers about the Form 1095-C

Employees that were offered medical coverage during the previous year will receive a tax form called the 1095-C that will contain detailed information about your health care coverage. This form is for informational purposes only. You do not need to submit it when you file your federal taxes, but you should keep it for your records.

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 prior year, 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. Think of the form as your "proof of insurance" for the IRS.

2. Who receives a Form 1095-C?

Employers with 100 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 last year. However, this form is for informational purposes only. You do not need to submit it when you file your federal taxes, but you should keep it for your records. You will receive a form electronically if you have provided consent. If no consent was given for electronic delivery, you will not be provided a Form 1095-C unless you submit the 1095-C Paper Option Request Form that can be obtained from BeHealthySWHRCIN.org.

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

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 the prior year 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 (Texas Health or SWHR), you may receive a 1095-C from each company/employer.

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

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 last year, 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-C?

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 or www.healthcare.gov to learn more.

7. When will I get my Form 1095-C?

Frequently Asked Questions and Answers about the Form 1095-C

You should have access to download your form on or before January 31 if you consented for electronic delivery. If you consented to paper form copy you will need to complete the paper form request to have it mailed to you. If you believe you should have received a 1095-C but did not, please contact Benefits Support by calling 1-877-698-4754 and selecting option 9.

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

When you receive your 1095-C, keep it for your records. The form contains important information for your records, but you do not need to submit it with your federal tax return.

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.
- Part 3 reports information about the individuals covered under your plan, including dependents.

10. How will the Form 1095 impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

11. What if I want to change my consent agreement?

If you would like to change your consent you can update it on MySWHRCIN.org, click on the Payroll Tile and then under 1095-C drop down select the 1095-C consent to make changes.

12. What if I have questions?

If you have additional questions about your 1095-C, please call 1-877-698-4754 and select option 9. You may also visit www.irs.gov or www.healthcare.gov to learn more.