

Frequently Asked Questions and Answers about the Form 1095

As part of the Affordable Care Act (ACA) requirements, eligible colleagues will receive a tax form called the 1095 that will contain detailed information about their medical 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?

The 1095 contains important information about medical coverage during the tax year. The information reported on the form will be used to determine whether you had medical coverage as required by the Patient Protection and Affordable Care Act (ACA). Think of the form as your “proof of insurance” for the IRS. **You may need this form when preparing your taxes; it is recommended that you keep it with your important tax documents.** Please review "Understanding the 1095 Form" job aide for more information on the 1095 form.

2. I've heard some talk about different 1095 forms. 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 plan obtained through 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, fully-insured groups or some small business employers.
- You will receive a **1095-C** if you were eligible for an employer-sponsored medical plan.

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

Full-time colleagues that were eligible during the applicable tax year for medical benefits through Trinity Health (whether enrolled or not) and part-time colleagues that were enrolled in a Trinity Health medical plan, including COBRA participants, will receive a 1095-C from Trinity Health.

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 from Trinity Health?

If you were not eligible for Trinity Health medical coverage during the tax year, you should not receive a 1095-C.

6. When will I get my Form 1095-C from Trinity Health?

You should receive your 1095-C by the IRS deadline. Your 1095-C will be mailed directly to your home. If you believe you should have received a 1095-C but did not, please contact your HR Benefits representative.

7. Is there an option to receive my Form 1095-C electronically from Trinity Health?

Not at this time.

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

Think of the form as your “proof of insurance” for the IRS. You may need this form when preparing your taxes; it is recommended that you keep it with your important tax documents. Please review this form and ensure that the information in Part 3 accurately captures the coverage for your family members, if applicable.

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

10. How will the Form 1095 impact my taxes?

Think of the form as your “proof of insurance” for the IRS. You may need this form when preparing your taxes; it is recommended that you keep it with your important tax documents.

11. What if I have questions?

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