

Frequently Asked Questions and Answers

Form 1095-C

1. What is Form 1095-C?

The Form 1095-C contains important information about the healthcare coverage offered or provided to you by your employer. Information from the form may be referenced when filing your tax return and/or to help determine your eligibility for a premium tax credit. Think of the form as your “proof of insurance” for the IRS.

2. Why am I receiving Form 1095-C?

If you or a family member enrolled in healthcare coverage at any time in 2017, you will receive a Form 1095-C from the entity that provided the coverage. For example, if you were determined to be a full-time employee or were enrolled in coverage through your employer, you will receive a Form 1095-C from your employer.

3. Isn't my health coverage information already included on my Form W-2 using Box 12, code DD?

The information included on your Form W-2, Box 12, code DD only states the total cost of employer-sponsored health insurance you actually enrolled in during a single calendar year. It does not show the months in which you enrolled in coverage or the lowest cost employee-only coverage offered to you.

4. When should I receive a copy of the Form 1095-C?

If you are eligible to receive a Form 1095-C, your employer is required to send your Form 1095-C for the 2017 tax year on or before March 2, 2018.

5. How will the Form 1095-C impact my taxes?

If you do not have healthcare coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2017 tax return.

6. Should my spouse or dependents receive their own copies?

Generally, no. Form 1095-C is only required to be provided to full-time employees. However, in some instances, a spouse and/or dependent may receive his/her own copy of Form 1095-C if he/she independently enrolls in COBRA coverage and you do not enroll in COBRA coverage (e.g., in case of a divorce).

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

Keep your 1095-C for your records with your other important tax documents. While you will not need to attach your 1095-C to your tax return or send it to the IRS, you may use information from your 1095-C to help complete your tax return.

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

There are three parts to the form:

- **Employee and Employer Information** (Part 1) reports information about you and your employer.
- **Employee Offer and Coverage** (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 by your employer.
- **Covered Individuals** (Part 3) reports information about the individuals (including dependents) covered under your self-insured plan.

9. Do I need the 1095-C to file my taxes?

No, you do not need to send a copy of your 1095-C to the IRS when filing your tax return. However, you should keep the form with your tax records.

10. How can I get additional information regarding the 1095-C form?

Visit www.irs.gov or www.healthcare.gov to learn more.

11. Who can I contact if information on the Forms is incorrect?

Employee Benefits by phone 901-416-5344 or email benefits@scsk12.org

12. If information is incorrectly entered on the Forms, will I receive corrected copies?

Yes, you will receive a corrected copy if any of the information is incorrect.