



IRS 1095 Forms — Frequently Asked Questions

You may have received or will soon be receiving an IRS 1095 tax form. The purpose of this form is to help you verify that you had minimum essential health care coverage during the previous calendar year. You are required by the Affordable Care Act to verify your health care coverage when you file your federal tax return.

The following is intended to provide answers to general questions about 1095 tax forms. You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for more information about the use of the 1095 forms.

Who is issuing me a 1095 form?

The 1095 forms will be issued by the federal government, insurers, and employers. You may receive different forms depending on whether you purchase health insurance individually through the Health Insurance Marketplace at HealthCare.gov or directly from an insurer, or if you are covered under a group health plan sponsored by an employer.

Beginning February 8, 2016, Independence Blue Cross (Independence) will begin mailing IRS 1095-B tax forms on a rolling basis to subscribers who purchased plans individually off-exchange (i.e. not through the Health Insurance Marketplace at HealthCare.gov) and to subscribers of fully insured group customers with fewer than 50 full-time employees.

You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for more information about the 1095 forms.

When will Independence issue 1095 forms?

Independence will begin mailing IRS 1095-B tax forms on a rolling basis to subscribers beginning February 8, 2016.

What should I do if I receive an incorrect 1095 form?

If you receive a 1095-A or 1095-C form with an incorrect or missing Social Security Number (SSN), you should contact the issuer of your form at the phone number or email address printed on the form.

If you receive a 1095-B form from Independence with an incorrect or missing SSN, you may call our toll-free number at 1-888-335-4270 for assistance. You may also visit ibx.com/1095 to download a correction form, which you can complete and mail or email back to Independence.

Please note that our customer service representatives can provide assistance for corrections to SSNs on 1095-B forms only. If you have questions or need assistance with a 1095-A or 1095-C form, you must contact the issuer of the form.

What should I do if I did not receive a 1095 form or I need a duplicate copy?

If you had Independence health care coverage during the previous calendar year but did not receive a 1095-B form, or if you need a duplicate copy of a 1095-B form, you may call our toll-free number at 1-888-335-4270 for assistance.

For questions regarding the receipt of a 1095-A or 1095-C form or a request for a duplicate copy, you should contact the issuer at the phone number or email address printed on the form.

What if I changed employers or health insurance plans during the calendar year?

You may receive more than one 1095 form if you had health care coverage from more than one issuer during the calendar year. This is similar to receiving more than one W-2 if you have multiple employers.

What information is included on the 1095 form?

The 1095 form includes the SSNs and names of covered individuals, the months of coverage for each individual listed, and the name of the issuer (e.g. the employer name).

What should I do with the 1095 form(s) I received?

When you file your federal income tax return, you can use the 1095 form(s) to verify that you and anyone enrolled in your plan had coverage for each month during the calendar year.

Please note that the IRS has indicated that you may not need to wait to receive a 1095 form in order to file your tax return. Other forms of documentation — such as an insurance card, an explanation of benefits, and a W-2 or payroll statements reflecting health insurance deductions — can be used to provide proof of health care coverage during the previous year.

Please consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for information about the use of the 1095 form(s).

What if my enrolled dependent(s) files a separate tax return?

You should consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for information about the use of the 1095 form(s) for dependents covered under your Independence plan.

What do I do if I have a question about the 1095 form(s) I received?

You should contact the issuer at the phone number or email address printed on the form. We also encourage you to consult your tax advisor and [refer to the 1095 Q&A on the IRS website](#) for guidance.