

Health Care Reform Update

What Employees Need to Do With Form 1095-C

IMPORTANT LINKS

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- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
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Brown & Brown Consulting
The Curtis Center
601 Walnut Street, Suite 275W
Philadelphia, PA 19106
Phone: 888.880.2212
Fax: 215.561.0395
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As part of the new information reporting provisions of the Affordable Care Act, applicable large employers (ALEs)—generally those with **50 or more full-time employees**, including full-time equivalent employees—are required to furnish a Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*, to their employees **by March 2nd**.

General Furnishing Requirements

For ALEs with **fully-insured plans**, the [Form 1095-C](#) must be furnished to each employee who was a full-time employee for any month of the calendar year. For ALEs with **self-insured plans**, the Form 1095-C must be furnished to any employee who enrolls in the health coverage.

Employee Q&As

The IRS is providing the following information that can help employers deal with any questions their employees may ask about Form 1095-C:

1. Which employees will get a Form 1095-C?

- Employees will receive a Form 1095-C if they were a full-time employee working for an ALE last year. Even if an employee was not a full-time employee, he or she will receive Form 1095-C if his or her employer offered self-insured coverage and the employee or a family member enrolled in that coverage.
- The employee might get more than one Form 1095-C if he or she worked for more than one ALE last year.

2. How do employees use the information on Form 1095-C?

- This form provides employees with information about the health coverage offered by their employers and, in some cases, about whether the employee enrolled in this coverage.
- If an employee enrolled in a health plan through a Health Insurance Marketplace, the information in Part II of Form 1095-C could help determine if he or she is eligible for the premium tax credit (if an employee did not enroll in a health plan through a Health Insurance Marketplace, this information is not relevant).
- If there is information in Part III of Form 1095-C, employees should review this information to determine if there are months when the employee or his or her family members did not have coverage. If there are months they did not have coverage, the employee should determine if they qualify for an [exemption](#) from the requirement to have coverage. If not, the employee must make an [individual shared responsibility payment](#).
- Employees are not required to file a tax return solely because they received a Form 1095-C if they are otherwise not required to file a tax return.
- Employees should not attach Form 1095-C to their tax returns. Rather, they should keep it with their tax records.

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3. What if an employee does not get his or her Form 1095-C?

- Employees might not receive a Form 1095-C by the time they are ready to file their 2016 tax returns, and it is not necessary to wait for it to file. The information on these forms may assist in preparing a return; however, individuals can prepare and file their returns using other information about their health insurance.
- For questions about the Form 1095-C, individuals must contact their employer using the employer contact information on the form, as the IRS does not issue and cannot provide individuals with the Form 1095-C.

Depending upon an employee's circumstances, he or she may also receive [Forms 1095-A and 1095-B](#). For information on these forms, please review the IRS [Questions and Answers about Health Care Information Forms for Individuals](#).

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

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