



FORM 1095-B: INFORMATION FOR EMPLOYEES

HEALTH CARE REFORM

The 1095-B is a health insurance tax form used to verify that you and your dependents have at least minimum qualifying health insurance coverage.

WHAT IS THE 1095-B TAX FORM AND WHY AM I RECEIVING IT?

Health care reform requires nearly all Americans to have health insurance that meets health care reform standards. The IRS needs to know what individuals' coverage met those standards.

That's where Form 1095-B for health coverage comes in. It's a health insurance tax form that reports the type of coverage you have, what dependents were covered by your insurance policy and the period of coverage for the prior year. This form is used to verify on your tax return that you and your dependents have at least minimum qualifying health insurance coverage. While you do not have to file the form with your tax return, you should keep it with your other important tax documents. Your insurance carrier will fill out the form and send it to the IRS for you. It will also send you a copy to look over. You may receive more than one form if you changed your insurance during the tax year.

WHAT INFORMATION IS ON THE 1095-B FORM?

For each person covered on your policy, the 1095-B lists:

- Name
- Address
- Date of birth
- Taxpayer identification number (most likely a Social Security number)
- Months of coverage

If a taxpayer ID or Social Security number is missing for anyone on your policy, the carrier will send you a letter. It'll explain why the information is needed and how you can send it to the carrier securely. Depending on your insurance situation, you may get more than one letter.

HOW DO I KNOW IF I SHOULD GET A 1095-B FORM?

You'll receive a 1095-B form if either of the two below is true:

- You enrolled in employer-sponsored fully insured health care coverage
- You purchased health care coverage directly from a carrier and didn't go through **healthcare.gov**



WHAT IF I PURCHASED AN INDIVIDUAL POLICY FROM THE HEALTH INSURANCE MARKETPLACE?

If you purchased an individual policy from the Exchange, you'll receive a 1095-A tax form from the carrier. Like the 1095-B tax form, the 1095-A tax form will provide you with information that demonstrates you had health care coverage that met health care reform standards. You'll also use this information to complete your income tax filing, adjust any tax credit payments and claim any premium tax credits that may be due.

HOW IS THE 1095-B FORM DIFFERENT FROM THE 1095-C?

Both forms are similar, since both are used to report information to the IRS and to furnish information to taxpayers about their coverage. The primary difference is that Form 1095-C is used by employers with 50 or more full-time employees (including full-time equivalents) that are subject to the employer responsibility provisions. Form 1095-C demonstrates an employer's compliance with the employer mandate and contains information about the offer of health insurance coverage made to employees, the employee's share of the lowest-cost premium and other information related to the employer responsibility provisions. Form 1095-C is also used to determine whether an employee is eligible for a premium tax credit based on the employer's offer of coverage.

Form 1095-B is the return used by employers with fewer than 50 full-time employees (including full-time equivalents) who, therefore, aren't subject to the employer responsibility provisions. While Form 1095-C is used to determine an employee's eligibility for a premium tax credit and to demonstrate an employer's compliance with the employer mandate, Form 1095-B is to demonstrate the employee's coverage and to determine the employee's compliance with the individual mandate.

If your employer-sponsored coverage is self-insured, your employer is responsible for filing Forms 1094-B and 1095-B with the IRS and distributing a copy of the 1095-B to you, although if the employer is self-insured and subject to the employer mandate, they may distribute only Form 1095-C, with Part III completed (information in Part III is the same information on Form 1095-B). If the employer-sponsored plan is fully insured, the carrier is responsible for filing and distributing Form 1095-B.

WHAT IF I GET MY 1095-B FORM AND IT ISN'T CORRECT?

- If you enrolled in employer-sponsored coverage, speak with your HR contact. Once the information is corrected, HR will notify the carrier, who will send you a corrected form.
- If you purchased coverage directly from a carrier or through the Health Insurance Marketplace, call the number on the back of your ID card for help.

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