

All About the 1095-C

The Affordable Care Act, also called Obamacare, requires employers to send a tax form called the 1095-C to certain employees. If you're not sure why you are receiving this form or unsure of what to do next, keep reading for answers to frequently asked questions.



What is a Form 1095-C?

The 1095-C contains detailed information about the health care coverage offered by your employer that you may need when you file your individual income tax return. Information from the form may also be used to help determine your eligibility for a premium tax credit. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through your employer at any time during 2018, you should receive a 1095-C.

Why did I get more than one Form 1095-C?

If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer.

What should I do with my Form 1095-C?

Keep your 1095-C 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.

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, the affordability of the coverage offered, and the reason why you were or were not offered coverage.

Part 3: reports information about the individuals (including dependents) covered under your self-insured plan.

Why was Part 3 of my 1095-C left blank?

Part 3 of your 1095-C will be left blank if:

- No one was enrolled in coverage for any part of the year
- The coverage is through a fully-insured plan
- The coverage is through COBRA
- You are a union employee

How will the Form 1095-C impact my taxes?

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2018 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

Do I need my Form 1095-C to file my taxes?

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

What if I have questions?

If you have additional questions about your 1095-C, please contact <Contact Information>. You may also visit www.irs.gov or www.healthcare.gov to learn more.

EXAMPLE: Form 1095 Envelope Insert