

2017 ACA 1095 FAQ's

1. **What is this form I'm receiving?**

A 1095 form is a little bit like a W-2 form. Your employer or insurer sends one copy to the Internal Revenue Service (IRS) and one copy to you. A W-2 form reports your annual earnings. A 1095 form reports your health care coverage throughout the year.

2. **Who is sending it to me, when, and how?**

Your employer or health insurance company should provide one to you either by mail or in person. They may send the form to you electronically if you gave them permission to do so. You should receive it by February 28, 2018.

3. **Why are you sending it to me?**

The 1095 forms will show that you and your family members either did or did not have health coverage during each month of the past year.

4. **I thought the Affordable Care Act – Individual Mandate was repealed. Do I still need this form?**

The Affordable Care Act was in effect for the entire year of 2017. IRS tax forms will still require you to report whether or not you had health coverage in 2017.

5. **What am I supposed to do with this form?**

Keep it for your tax records. You don't actually need this form in order to file your taxes, but when you do file, you'll have to tell the IRS whether or not you had health insurance for each month of 2017. The Form 1095-B or 1095-C shows if you had health insurance through your employer. Since you don't actually need this form to file your taxes, you don't have to wait to receive it if you already know what months you did or didn't have health insurance in 2017. When you do get the form, keep it with your other 2017 tax information in case you should need it in the future to help prove you had health insurance.

6. **What if I get more than one 1095 form?**

Someone who had health insurance through more than one employer during the year may receive a 1095-B or 1095-C from each employer. Some employees may receive a Form 1095-A and/or 1095-B reporting specific health coverage details. Just keep these— You do not need to send them in with your 2017 taxes.

7. **What if I did not get a Form 1095-B or a 1095-C?**

If you believe you should have received one but did not, contact the Benefits and Wellness Department by phone or e-mail at this number or email address:

614-525-5750 or 1-800-397-5884

Benefits@franklincountyohio.gov

8. **I have more questions—Who do I contact?**

Please contact the Benefits and Wellness Department at 614-525-5750 or 1-800-394-5884. You can also go to IRS.gov and review an IRS Form called [Questions and Answers about Health Care Information Forms for Individuals \(Forms 1095-A, 1095-B, and 1095-C\)](#) which covers most of what you need to know.