

Form 1095-C FAQ

This is the first year that the Patient Protection and Affordable Care Act, also called the Affordable Care Act or “ACA”, requires employers to send 1095-Cs to certain employees. Here are a few frequently asked questions and answers to help you navigate the new tax form.

What is the 1095-C?

The 1095-C contains detailed information about the health care coverage offered by your employer(s). If you were covered by your employer, the form provides information regarding the months during the year that you and your family were covered at least one day under your employer’s plan so that you are able to certify whether you satisfied the ACA’s Individual Shared Responsibility Mandate. Also, if you qualified as a full-time employee (as defined by the ACA) at least one month during the year, the form contains information to help you determine whether you were eligible for a premium tax credit for coverage that you purchased in the ACA’s Marketplace.

What should I do with my 1095-C?

You can use the form to help you complete the portions of your tax return related to the Individual Mandate or premium tax credit. However, for 2015, you don’t have to wait to receive your 1095-C to file your tax return. For the 2015 tax year, you will generally not be required to amend your tax return solely because the information on the 1095-C that you receive *after you file your taxes* is different. As with any important tax document, you should keep your 1095-C for your records.