New Forms for Your 2015 Federal Income Tax Filing

When the Affordable Care Act (also known as health reform, or the ACA for short) was passed, with it came a host of reporting requirements for employers and health insurance companies. This year, around the time you receive your Form W-2, you may receive one or more new tax forms related to health insurance you may have had or were offered in 2015. **NOTE:** These forms will arrive later than the date you receive your 2015 W-2; we are not required to send these new forms to you before March 31, 2016. However, you may proceed without them in preparing your federal tax return. The IRS does not require you to attach these forms to your return, or wait to file your return until you have them.

Please keep in mind that while we know what form we will be sending (Form 1095-C), you may receive others if you worked for another employer earlier in the year or your spouse had coverage through their employer. Therefore, we will explain the forms you might receive, why you might receive them, and what you will do with the information they contain.

**How will I use this information?**

You or your tax preparer might use the information contained on this form to complete your federal tax return for 2015. The information demonstrates that you met the ACA’s obligation to have health insurance. The form might not arrive before you file your tax return for 2015, but you aren’t required to attach it to your tax return anyway.

What if, when the form arrives, it reflects information about your months of health insurance coverage in 2015 that is different than the information you provided on your tax return? The IRS says you don’t need to amend your return if, in preparing it, you relied on other information supplied by your employer or insurer about your months of insurance coverage in 2015.

**Form 1095-C**

If you receive this form, it is because you:

- Were considered “full time” for ACA purposes for at least part of 2015.

  Or

- Were covered for at least a day in 2015 under the University’s or other employer’s self-insured plan (these are plans under which claims are paid from employer funds and employee contributions).

**Form 1095-C, Parts I and II**

If you were considered full-time for ACA purposes for at least part of 2015, these two parts of Form 1095-C will be completed on your behalf, regardless of the type of health plan under which you were covered, or regardless of whether you had or were offered any coverage at all.

**Form 1095-C, Part III**

Your health insurance through the University of Alaska’s *UA Choice* plan is an employer-provided, self-insured plan, and Part III will be completed on your behalf. (If you or your spouse had other employer coverage that was fully-insured, this part will be left blank, and you will receive a 1095-B.)
How will I use this information?

**Parts I and II:** Generally, you will not need to do anything with this information other than keep it with your other tax records. Note, however, that if line 14 shows codes 1A through 1E for one or more months, it means the employer is reporting to the IRS that it offered you at least “bronze” level insurance coverage for those months. If for one or more of those months you were covered by individual health insurance obtained through HealthCare.gov or another public health insurance marketplace, those codes on line 14 could affect your eligibility for federal subsidies you may have received (or intend to claim) for those months, to defray the cost of that individual coverage.

**Part III:** You will use this information to prepare your federal tax return for 2015 to demonstrate you satisfied the ACA’s obligation to have health insurance. The form might not arrive before you file your tax return for 2015, but you aren’t required to attach it to your tax return anyway.

What if, when the form arrives, it reflects information about your months of health insurance coverage in 2015 that is *different* than the information you provided on your tax return? The IRS says you don’t need to amend your return if, in preparing it, you relied on other information supplied by your employer or insurer about your months of insurance coverage in 2015.

How will I get the 1095-C?

The printed form will be mailed by March 31 to the same address as your other HR-related documents (benefits information, W-2, etc.) By March 31, a printable version will also be available on UAOnline in the same location as your online W-2. After you login to UAOnline, select Employee Services, and then select Tax Forms to access the online document.

**Form 1095-B**

Why will I receive it?

If you receive this form, it is because you were:

- An employee who received health coverage from an employer-provided, fully-insured plan, a union-based plan, or certain other plans (including Medicare or Medicaid) for at least a day in 2015.

  Or

- A nonemployee (for example, a retiree, contractor, or COBRA recipient) who received health coverage under a type of employer-provided self-insured plan for at least a day in 2015.

**Further questions?**

Please contact your regional Human Resources office at the numbers below.

- UAA Human Resource Services: 786-4608
- UAF Human Resources: 474-7700
- UAS Human Resources: 796-6263
- Statewide Human Resources: 450-8200