

Affordable Care Act 1095-C Form – Frequently Asked Questions

1. What is this form I'm receiving?

A 1095 form is similar to 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. 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.

3. What am I supposed to do with this form?

The Form 1095-C shows if you had health insurance through your employer. You may need this form to file your taxes. Keep this form with your other 2017 tax information in case you should need it in the future to help prove you had health insurance.

4. 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. The following provides a few reasons why you might receive multiple 1095 forms:

- **If you enrolled in any of the Kaiser Permanente, Sutter Health Plus, or Western Health Advantage health plans:** The IRS form 1095-C indicates when minimum essential and affordable health plan coverage was offered to you and whether you were enrolled. Kaiser Permanente, Sutter Health Plus, and Western Health Advantage members will also receive IRS Form 1095-B directly from the health plan.
- **If you enrolled in the County Health Plans (EPO or PPO):** In addition to proof that you and your dependents have been offered minimum essential and affordable coverage in 2017, this 1095-C form includes the enrollment status and the months of the year in which you and your dependents were enrolled in the County Health Plan(s). (Please note that your dependent(s) enrollment will only be indicated during the months you were enrolled in either the EPO or PPO plan.)
- **If you or any of your dependents are enrolled in Medicare:** You can also expect to receive an IRS 1095-A form directly from Medicare.

5. I did not enroll in coverage through the County. Why am I receiving this form?

This form indicates if and when minimum essential and affordable health plan coverage was offered to you and that you did not enroll in a health plan. You are not required to enroll in a health plan, but the County is required to report that an affordable health plan coverage was offered to you.

6. Line 15 on the 1095-C form does not reflect my current medical plan health cost. Why?

Line 15 is not related to your medical plan election and/or your specific medical plan deduction. Per IRS Section 6055, the County is required to report minimum essential health coverage for any month during the 2017 calendar year. The amount reflected on Line 15 is the employee cost for the lowest cost County-offered health plan.

7. I have more questions — Who do I contact?

Please contact Benefits Unit at (707) 565-2900. You can also go to an IRS website called [Questions and Answers about Health Care Information Forms for Individuals \(Forms 1095-A, 1095-B, and 1095-C\)](#) covers most of what you need to know.