



Form 1095-C (Health Care Tax Form)

Frequently Asked Questions

Below are common questions and answers about the health care tax form.

1) Q. What is a “Form 1095-C”?

A. Form 1095-C provides information about the months you and your dependents were offered and/or enrolled in health care (medical) coverage.

2) Q. What do I do with it?

A. The 1095-C provides information about whether or not you had health care coverage during the year.

Most people can file their 2020 tax return without a Form 1095-C because they already know whether or not they had full-year medical coverage. If you received medical coverage through multiple sources in 2020, you may receive additional Forms 1095s from another employer or insurance provider. If you have questions about how to fill out your federal income tax form, please contact a tax advisor.

Whether you need Form 1095-C to complete your 2020 tax return or not, keep it with your tax records. You may need the Form if you ever have to provide proof to the IRS that you had medical coverage.

3) Q. Do I need to *attach* form 1095-C to my federal tax return?

A. No, do NOT attach Form 1095-C to your tax return; keep it with your tax records.

4) Q. Do I need my form 1095-C to file my taxes?

A. Most people don't need Form 1095-C to file their taxes. If you know that you maintained medical coverage throughout 2020, you can file your tax return before receiving Form 1095-C. You just need to indicate on your tax form whether you had full-year medical coverage in 2020.

If you received medical coverage through multiple employers or sources in 2020 and are not sure whether you maintained full-year medical coverage, you might want to wait until you receive all your 1095s to file your taxes.

- 5) Q. How will I get my form 1095-C from SHA?**
- A. SHA will mail the Form 1095-C to your home address. If you have moved, please notify Human Resources at (206) 615-3323.
- 6) Q. Will I owe more taxes?**
- A. If you did NOT maintain full-year medical coverage as mandated by the Affordable Care Act (health care reform), you may be subject to a tax penalty. Please see the instructions to Form 1095-C, and contact a tax advisor if you have questions about the health care penalty.
- 7) Q. What information is on a form 1095-C?**
- A. There are three parts to the form:
- Part 1 reports information about you and SHA.
 - Part 2 reports information about the medical plans SHA offered to you, the affordability of the coverage offered, and the reason why you were (*or were not*) offered coverage.
 - Part 3 reports information about the individuals covered under your plan, including dependents. (This part will be blank if you waived coverage, if your coverage was through COBRA.)
- 8) Q. Will my adult child receive their own form?**
- A. No, your adult child will not receive their own form. You will receive one 1095-C for you and all your dependents covered on a City healthcare plan. Please make a copy if any of your dependents need it.
- 9) Q. What if I have questions?**
- A. For questions about your Form 1095-C and filling out your tax form, please contact a tax advisor. If the medical coverage information on Form 1095-C does not match your records, contact Human Resources at (206) 615-3328.

Additional resources:

www.irs.gov

www.healthcare.gov

www.mytaxform.com