## COMMONWEALTH OF MASSACHUSETTS 1095-C Form Frequently Asked Questions (FAQs) For Employees

#### 1. Why am I receiving a health care tax statement (Form 1095-C) from the Commonwealth of Massachusetts?

<u>Answer</u>: If you were determined to be a full-time employee of the Commonwealth under the ACA rules, you have received a Form 1095-C. You will not need this form to file your taxes, but you should keep this form with your tax records.

The Affordable Care Act requires Applicable Large Employers (ALEs), such as the Commonwealth of MA (those employers with 50 or more full-time equivalent employees) to send Form 1095-C to all full-time employees (**those who work an average of 30 or more hours per week**).

Please Note: The Form 1095-C should be kept with tax records. Do not submit to the IRS.

#### 2. What other forms may I receive? And how are they different?

Answer: There are other IRS tax forms that are like Form 1095-C that you may receive:

- 1099-HC-this form is sent to you by your health insurance plan, if you are enrolled in University provided health insurance. It
  indicates the months that you were covered under the University provided health insurance plan. This form is used when filing your
  MA state taxes.
- IRS Form 1095-A provides information as to any Marketplace coverage you had (if applicable), and any Premium Tax Credits you received. If applicable, this form would be provided by the Marketplace Exchange.

Please Note: All 1095 forms should be kept with tax records. Do not submit to the IRS.

#### 3. Why did I get more than one Form 1095-C?

<u>Answer</u>: If you worked at more than one agency, municipality, or company, you *may* receive a Form 1095-C from each employer. For example, if you changed jobs during the year and were enrolled in coverage with both employers, you should receive a 1095-C from each employer.

# Please note: If you work for more than one job at the Commonwealth of MA (including working for one or more agency or higher education campus), you will receive one Form 1095-C that will be inclusive of all your jobs with the Commonwealth.

#### 4. What do I do with the Form 1095-C?

Answer: Keep this form with your tax records and/or give it to your tax preparer. Do not include with your tax filing to the IRS.

#### 5. What information is on the Form 1095-C?

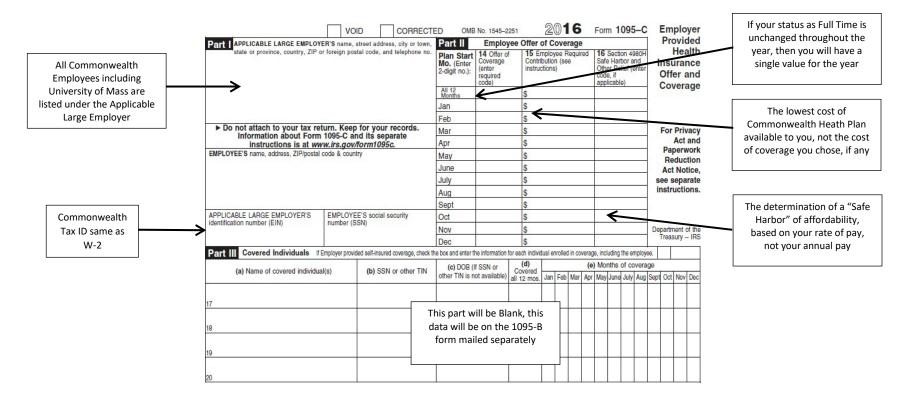
**Answer**: There are three parts to the form:

- Employee and Employer Information (Part 1) reports information about you and your employer, the Commonwealth of Massachusetts.
- Employee Offer and Coverage (Part 2) reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage by your employer.
- Covered Individuals (Part 3) will be blank.

#### 6. Who should I contact if I have questions about the Form 1095-C I receive?

Answer: If you have questions about your 1095-C Form, contact your Human Resources department.

## **EXAMPLE 1095-C FORM**



### 2016