

## Frequently Asked Questions and Answers about Tax Form 1095B/1095C

### IMPORTANT:

-The Affordable Care Act (ACA) “Individual Mandate” (Requiring Individuals to have certain health coverage) does not apply to tax years after 2018.

- California Individual Mandate does apply to 2020 California Tax Returns Filed in 2021.

- A Few States (e.g. Massachusetts and New Jersey) and the District of Columbia have Individual Mandate Programs in effect beginning in 2019.

#### 1. What is a Form 1095-C?

This is a tax form that employers and health care providers are required to send to individuals. The 1095-C contains detailed information about the medical coverage provided by Caltech. If you were enrolled in medical coverage at Caltech, worked an average of 30 or more hours per week, or were considered a full-time employee at any point in 2020, then you should receive a 1095-C. **Although you do not need this form to file your tax return, it is important to keep it for your records.** Think of the form as your “proof of insurance” for the IRS.

#### 2. What is a Form 1095-B?

In addition to the 1095-C form, you may also receive the 1095-B form if you were enrolled in a fully insured plan offered to active employees such as Kaiser HMO. You may also receive the 1095-B form if you are a retiree who is not Medicare eligible and you were enrolled in Kaiser or in an Aetna medical plan. The 1095-B is another tax form which reports the type of coverage you have, the dependents you covered in your policy, and the period of coverage for 2020. This form is used to verify on your tax return that you and your dependents had at least minimum qualifying health insurance coverage.

#### 3. What is the difference between a 1095-B and 1095-C form?

The forms are very similar. The main difference is **who** sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive Form 1095-B if you were:
  - An **active** employee covered by Caltech’s fully insured Kaiser HMO plan, **or**
  - A **retiree** who was **under age 65** and not Medicare eligible at any time during 2020 who was covered by Caltech’s fully insured Kaiser or Aetna plan.
- All employees who were offered health insurance by Caltech in 2020 will receive form 1095-C.
- In addition, if you were covered by one of Caltech’s Anthem Blue Cross plans at any time during 2020, the Form 1095-C will also include the months you had coverage and the dependents covered on your policy. You will not receive a form 1095-B form from Anthem Blue Cross.

#### **4. Who receives a Form 1095-C?**

Employers like Caltech with 50 or more full-time equivalent employees are required to send Form 1095-C to any employee who was full-time (worked an average of 30 or more hours per week) according to the provisions of the Affordable Care Act, or who was enrolled in Caltech's health insurance plan in 2020.

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

If you and/or your spouse were enrolled in another employer-sponsored plan (outside of Caltech) at any time in 2020, you may receive a 1095-C from each company/employer. You will need to keep both your form and your spouse's form for your records as supporting documentation of your health coverage in 2020.

#### **6. Why didn't I get a Form 1095-C?**

If you were not full-time (working an average of 30 or more hours per week) and were not enrolled in health care coverage through your employer at any time during 2020, you should **not** receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

#### **7. When will I get my Form 1095?**

Caltech is required to mail out your 1095-C form by March 2nd

If you are enrolled in Kaiser, you will receive the additional Form 1095-B directly from the insurance carrier by the end of March.

#### **8. What should I do with my Form 1095?**

When you receive your Form 1095-B and/or 1095-C, keep it for your records.

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

There are three parts to the form:

- Part 1 reports information about you and Caltech.
- Part 2 reports information about the coverage offered to you by Caltech, 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.

#### **10. Do I need my Form 1095B/1095C and my W-2 to file my taxes?**

No, you do **not** need the Form 1095B/1095C to file your taxes. However, it is important to keep the Form 1095 for your records.

#### **11. What if I'm a non-resident employee?**

If you are a non-resident for tax purposes, you may disregard the Form 1095 since you do not need to demonstrate "proof of insurance" for the IRS.

### **12. I am a Caltech/JPL retiree OVER the age of 65. Will I receive a Form 1095?**

If you enrolled in Medicare for the **first time in 2020**, **OR** you had Medicare coverage for **only part of 2020**, you will receive a Form 1095-B from the Centers of Medicare and Medicaid Services (CMS).

If you were enrolled in Medicare for all months of 2020, you will **NOT** receive a Form 1095 from CMS; you only need to “check the box” on your tax return that indicates you had health coverage for the entire 2020 calendar year.

### **13. What if I have additional questions?**

If you have additional questions about the Form 1095 or believe you should have received a Form 1095 and did not, please contact:

- Campus Benefits: (626) 395-6443, [HRBenefits@caltech.edu](mailto:HRBenefits@caltech.edu)
- JPL AskHR: (818) 354-4447

You may also visit the [IRS Form 1095 FAQs](#) to learn more.