

New Affordable Care Act Forms: Form 1095-C and 1095-B

In the next few days, you may receive one or two new Federal income tax forms – Form 1095-C and Form 1095-B.

Why are these Forms Important?

Under the Affordable Care Act (ACA), when you complete your 2015 tax return, you will be required to indicate whether or not you (and your eligible dependents) had qualifying medical coverage for all of 2015. This year, Seton Hall University will provide all Benefit Eligible Employees Form 1095-C, which includes information about the health coverage offered to you by the University. In some instances, our insurance carriers will be sending you Form 1095-B. You may receive one or both of these forms. (See below “*Who Will Receive a Form 1095-C or 1095-B*” to determine which form you will receive.)

It is not necessary for you to wait until you receive these forms to file your tax return. While the information on these forms may assist you in preparing your return, the forms are not required. Similar to last year, you can prepare and file your return using other information about your health insurance. Also, if you are not considered a full-time employee under the ACA rules, you may not receive these forms, or you may only receive one form.

What Information Does the Form 1095-C Contain?

- Your name, Social Security number and address
- Your Employer’s name, Employer Identification Number (EIN) and address, and
- Information about health coverage that the University offered you and your dependents during 2015.

A thumbnail image of the 2015 Form 1095-C, titled "Employee-Sponsored Health Insurance Offer and Coverage". The form includes sections for identifying information (line 1), employer information (line 2), and a table for listing health coverage for each month of the year (lines 3-10).

What Information Does the Form 1095-B Contain?

- Your name, Social Security number and address, as well as your dependent’s names and Social Security numbers or date of birth, and
- Information about the health coverage you and your dependents, if applicable, were enrolled in during 2015.

A thumbnail image of the 2015 Form 1095-B, titled "Health Coverage". The form includes sections for identifying information (line 1), health coverage for each month of the year (lines 2-4), and a table for listing health coverage for each month of the year (lines 5-10).

Who Will Receive a Form 1095-C or 1095-B?

The following individuals will receive a Form 1095-C from Seton Hall University:

- **Employees** eligible for health coverage
- **Former employees** who were eligible and/or enrolled in University-sponsored health plan during 2015, either as active employees and/or COBRA participants

The following individuals will receive a Form 1095-B from the insurance carrier (like Cigna):

- **Employees** enrolled in the University-sponsored health plan for 2015
- **Former employees** who were enrolled in University-sponsored health plan during 2015

When Will I Receive the Forms?

The Form 1095-C is available through Banner Self-Service for those who consented to receive the form electronically, and for the others, the forms have been mailed to the home address in our records.

The Form 1095-B will be provided by the insurance carrier no by March 31 or sooner if available.

What Do I Need to Do?

When you receive the form(s), save them with your other important tax records. **You will not need to attach or file the forms with your Federal income tax return.**

If you (and your eligible dependents) were enrolled in the health plan provided by the University for all of 2015, you can indicate on the appropriate line of the IRS Form 1040, 1040A or 1040EZ that you (and your eligible dependents) had qualifying medical coverage.

If you (or your eligible dependents) did not have health coverage for all of 2015, you may be assessed a tax penalty unless you qualify for an exemption.

If I Cover My Dependents under the Health Plan Provided by the University, Will They Receive a Separate Form 1095-C or 1095-B?

Generally no. Coverage for both you and your eligible dependents will be included on the form(s) sent to you.

Note: If your eligible dependents file separate tax returns, they will need to provide information about their medical coverage when completing their tax returns. You can provide a copy of the form(s) to your eligible dependents;

however, they do not need the form(s) to complete their individual tax returns. They can prepare and file their returns using other information about their health insurance.

Questions?

To find out more information about the new tax forms, click [here](#).