



AFFORDABLE CARE ACT INFORMATION SHEET FOR EMPLOYEES IRS FORM 1095-C

OVERVIEW

It is a requirement of the Affordable Care Act (ACA), also known as “health care reform,” for an employer to distribute an IRS Form 1095-C. The IRS Form 1095-C indicates if health insurance coverage was offered to an employee. A Form 1095-B may also be provided to you by your insurance carrier.

On behalf of the University, Ernst & Young LLP (E&Y) will be printing and distributing the IRS Form 1095-C. Please review the IRS Form 1095-C for accuracy as the same information will be provided to the IRS. If you believe the information on the form is incorrect, please contact your human resources representative.

What is the IRS Form 1095-C?

The IRS Form 1095-C includes information on whether your employer offered you health insurance coverage. This information may assist you in completing your personal tax return. You may receive multiple IRS Form 1095-Cs if you worked for multiple large employers during the calendar year.

Who receives an IRS Form 1095-C?

Applicable Large Employers (ALEs), or employers with 50 or more full-time equivalent employees, are required to send the IRS Form 1095-C to all full-time employees. For purpose of the ACA, a full-time employee is an employee who, for a calendar month, is employed an average of at least 30 hours of service per week (130 service hours in a calendar month is treated as the monthly equivalent).

What should I do with my IRS Form 1095-C?

Keep this form with the materials you provide to your tax preparer. If you prepare your own taxes, you may need to refer to this document when completing your tax return. **You do not need to include the Form 1095-C when filing your taxes.**

What information is on the IRS Form 1095-C?

There are three parts to the form:

- **Employee and Employer Information** (Part 1) reports information about you and your employer.
- **Employee Offer and Coverage** (Part 2) reports information about the coverage offered to you, the affordability of the coverage offered, and the reason you were or were not offered coverage.
- **Covered Individuals** (Part 3) reports information about the individuals (including dependents) covered under a self-insured plan. Part 3 of the IRS Form 1095-C will be blank for University employees.

Why is Part 3 of my IRS Form 1095-C left blank?

Part 3 is left blank because the health insurance plans offered by the EUTF are through a fully-insured plan. If you are enrolled in an EUTF medical plan, your insurance carrier (e.g., Kaiser or HMSA) will be providing you with an IRS Form 1095-B as confirmation as to which months you and/or your family members had health coverage.

What do the codes on the IRS Form 1095-C mean?

- **Line 14** specifies the type of coverage offered to an employee and the employee's spouse and/or dependents.
 - 1C = Offer of medical health coverage to part-time/temporary employees and dependents.
 - 1E = Offer of health coverage to employees for the entire month.
 - 1H = No offer of coverage **unless in combination with a code on line 16:**
 - Code 2E indicates that the employer offered the employee EUTF health coverage;
 - Code 2B indicates that the employee was not an ACA "full-time" employee; or
 - Code 2D indicates that the employee was in a limited non-assessment period.

NOTE: An offer of coverage is considered to have been made for that month if the coverage is provided for every day of that month.

- **Line 15** reports the employee share of the lowest-cost monthly premium for the self-only plan (e.g., HMSA PPO 75/25, Kaiser part-time/temporary medical health plan); this total is not the amount you paid for coverage, and this line may or may not have information filled in.
- **Line 16** reports situations applicable to the employee.
 - 2A = Employee not employed on any day of the month.
 - 2B = Not an ACA "full-time" employee during the month or a full-time employee that terminated in the month and health coverage ended before the last day of the month.
 - 2D = Employee in a limited non-assessment period.
 - 2E = Employee's first day of employment is a day other than the first day of the month. As such, offer of coverage does not provide coverage for every day of the month.
 - In combination with code 1H on line 14 indicates that the employer offered the employee EUTF health coverage.

For additional information, please refer to the "Instructions for Recipient" printed on the reverse side of the IRS Form 1095-C or to the listing of codes available in the IRS Instruction Booklet for Form 1095-C at: <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>.

Are there other IRS Form 1095s? If so, how are the forms different?

Yes. In addition to the Form 1095-C, there is an IRS Form 1095-A and Form 1095-B. The forms are very similar. The main difference is the entity who sends the forms to you. The entity that provides you with health insurance will be responsible for sending a Form 1095 to you.

- You will receive an IRS Form 1095-A if you were covered by the Health Insurance Marketplace (also called an exchange).
- You will receive an IRS Form 1095-B from your insurance carrier if you were enrolled in minimum essential coverage, such as EUTF plans or part-time/temporary medical health plan.

Do I need my IRS Form 1095s to file my taxes?

No, you do not need the form(s) to file your tax return. The IRS does not require you to attach the form(s) to your tax return. Keep it with your tax records. (See the top portion of the Form 1095-C under the title <https://www.irs.gov/pub/irs-pdf/f1095c.pdf>)

Who do I contact if I have a question about the form or if I think the form I received has an error?

Student employees should contact the respective campus student employment office <https://www.hawaii.edu/sece/info/contactPage.html>.

All other employees should contact the respective HR Representative <https://www.hawaii.edu/ohr/about-us/contact-us/directory/>.