# BEN-01 1095-C FAQs

## Purpose

This job aid answers the most frequently asked questions about the 1095-C form.

## 1095-C Frequently Asked Questions

**What is a Form 1095-C?**

The Affordable Care Act (ACA) requires nearly all Americans to have health insurance. The 1095-C statements that will be generated by the State of North Carolina serve as documentation to the IRS about coverage offered to you. The form includes information about offers of health insurance along with information about covered dependents. It is important to keep this form with your tax records.

The information from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the ACA. Think of the form as your “proof of insurance” for the IRS.

**When will I get my Form 1095-C?**

Statements will be mailed to employee’s mailing address by March 4, 2019. If you believe you should have received a 1095-C but did not, please contact BEST Shared Services at 1-866-622-3784.

**Do I need to wait until I receive my Form 1095-C before I file my 2018 tax return?**

No. You do not have to wait to receive Form 1095-C to file your individual income tax return. You can use other forms of documentation, instead of the Form 1095 to prepare your tax return. Other forms of documentation that would provide proof of your insurance coverage include:

- Insurance cards.
- Explanation of benefits statements from your insurer.
- W-2 or payroll statements reflecting health insurance deductions.
- Records of advance payments of the premium tax credit.
- Other statements indicating that you, or a member of your family, had health care coverage.

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

When you receive your 1095-C, keep it with your 2018 tax records.

**Where will the 1095-C form be mailed?**

Forms will be mailed to the last known address in the Integrated HR/Payroll System as of February 7, 2019.

**Who receives a Form 1095-C?**

The State of North Carolina is required to send a 1095-C to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in the State Health Plan medical benefits in 2018. This includes retirees, COBRA participants, and RIF employees enrolled in the State Health Plan.

**Why did I get a Form 1095-C?**

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through the State Health Plan at any time during 2018, you should receive a 1095-C.

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

If you worked at more than one company or employer, you may receive a 1095-C from each. For example, if you worked at a state university and an agency served by the Integrated HR/Payroll System during 2018, you may receive two separate statements.

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

If you were not full-time (worked less than 30 hours per week) and were not enrolled in health care coverage through your employer at any time during 2017, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

**How will the Form 1095-C impact my taxes?**

If you do not have health care coverage and do not qualify for an exemption, you may have to make a shared responsibility payment when you file your 2018 tax return.

For more information, view the Individual Shared Responsibility provision of the Affordable Care Act.

**What information is on the Form 1095-C?**

There are three parts to the form:

- Part 1 reports information about you and the State of North Carolina.
- Part 2 reports information about the coverage offered to you by the State of North Carolina, 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.

**What do the codes on line 14 in Part II mean?**

These codes indicate whether an offer of health insurance was made to you. The most common codes are:

- 1A – You were offered health insurance coverage for this month.

- 1E – You were offered health insurance coverage and had to pay full cost (employee plus employer share).
- 1H – You were not offered health insurance coverage for this month.

**What do the codes on line 16 in Part II mean?**

These codes indicate whether you accepted the offer of health insurance made to you. The most common codes are:

- 2A – You were not an employee for any day of this month.
- 2B – You were a part-time employee (<30 hrs/wk) and did not enroll in State Health Plan.
- 2C – You were enrolled in the State Health Plan for this month.
- 2D – You were a full-time employee (30+ hrs/wk) but were not eligible for health insurance coverage for this month.
- 2G – You were a full-time employee (30+ hrs/wk) and did not enroll in the State Health Plan for this month.

**Will dependents who are covered on my medical plan also get 1095-C forms?**

No. The 1095-C statements are sent only to the person who is the primary individual insured, the policyholder. If your dependents are filing their own personal tax returns, you will need to provide them with a copy of the 1095-C statement for their tax records.

**How do I receive additional copies of the 1095-C statement?**

Contact BEST Shared Services at 1-866-622-3784 for assistance.

**What if the coverage data (Part 3) for me or my dependents is incorrect?**

If the information on the form does not agree with your records, please contact your agency health benefits representative. Corrected forms will be generated quarterly for individuals who have notified BEST Shared Services at 1-866-622-3784.

**My dependent’s Social Security Number (SSN) is blank or incorrect. Do I need a corrected form?**

No, but please update your dependent’s record in the State Health Plan eBenefits system to avoid issues in future years.

**How do I determine if I am eligible for Premium Tax Credit or need to make a shared responsibility payment?**

Individuals should consult with a tax adviser to determine eligibility and requirements.

**What if I have questions?**

If you have additional questions about your 1095-C, please contact BEST Shared Services at 1-866-622-3784. Any tax-related questions should be directed to your personal tax adviser.

**NOTE: These frequently asked questions (FAQs) and corresponding answers are not intended to be tax advice. If you have any tax questions, contact your tax adviser.**

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