



FREQUENTLY ASKED QUESTIONS FORM 1095-C

Q1: What is Form 1095-C?

A1: The IRS will use the information provided on Form 1095-C to administer the employer shared responsibility provisions of the Affordable Care Act (ACA). The information provided on Form 1095-C, part III contains information that enables the IRS to determine whether an individual has complied with the individual mandate or whether that person is subject to a penalty.

Q2: Why am I receiving Form 1095-C?

A2: Beginning in 2016, The County must file Forms 1095-C with the IRS to report information about the health coverage offers made to full-time employees during the previous calendar year, and provide copies of the Forms 1095-C to those employees.

Form 1095-C will show you what information will be reported to the IRS about the offer of health coverage made to you and your family and the months you and/or your family members enrolled in coverage. If you and/or your family enrolled in health coverage under one of our plans for at least one day in 2015, part III of Form 1095-C will show whether you and/or your family complied with the individual mandate.

Q3: Isn't my health coverage information already included on my Form W-2 using Box 12, code DD?

A3: The information included on your Form W-2, Box 12, code DD only states the total cost of employer-sponsored health insurance you actually enrolled in during a single calendar year. It does not show the months in which you enrolled in coverage or the lowest cost employee-only coverage offered to you.

Q4: When should I receive a copy of my Form?

A4: For active employees the forms will be distributed by their Department Personnel Representative (DPR) by March 31, 2016. Contact your DPR if you have not received it by March 31. Former employees will receive their forms by US Postal Service postmarked by March 31, 2016.

Q5: Should my spouse or dependents receive their own copies?

A5: Forms 1095-C are only required to be provided to employees. However, in some instances, a spouse and/or dependent may receive his/her own copy of Form 1095-C if he/she independently enrolls in COBRA/retiree coverage.

Q6: What should I do with my form?

A6: You should retain your form for your records. In future years, you will enter on your federal income tax return information contained in the 1095-C form to demonstrate that you satisfied the ACA's obligation to have health insurance for that tax year.

The IRS will also receive a copy of your 1095-C form to verify the information you report on your federal income tax return about your health coverage.

Q7: Where can I get more information?

A7: For more information, please go to <http://www.miamidade.gov/humanresources/library/benefit-change-advisory-health-care-information.pdf>, or call (305) 375-5632.