



IRS Form 1095-C Frequently Asked Questions



WHAT IS A FORM 1095-C?

Much like the Form W-2 is used to determine whether or not you owe taxes, the IRS will use the information reported on your Form 1095-C to determine whether you (or your employer) may have to pay a penalty for failing to comply with the Affordable Care Act (ACA). The Form 1095-C contains information about your health care coverage that will be helpful when completing your tax return. Think of the form as your “proof of insurance” for the IRS.

WHY AM I GETTING THIS FORM?

The Form 1095-C is a new tax form required by the ACA that can be used when filing your 2015 personal income taxes. It contains information about medical plans you were eligible for and/or enrolled in during 2015.

WHAT AM I SUPPOSED TO DO WITH THIS FORM?

You can use your Form 1095-C to complete your tax return. Then it should be kept with all of your other important tax documents.

WHO GETS A FORM?

Any employee who is determined to be a full-time employee according to the ACA, and any employee who is not an ACA full-time employee but is enrolled in the District medical plan gets a 1095-C form.

WHY DIDN'T I GET A FORM 1095-C?

If you were not a full-time employee as defined by the ACA (working an average of 30 or more hours per week) and were not enrolled in a District medical plan at any time during 2015, you should not receive a Form 1095-C. You may also not receive a 1095-C form if you were not the primary insured. For example, you should not receive a form if you were listed as a spouse or dependent under another family member's plan.

HOW DOES THE AFFORDABLE CARE ACT DEFINE “FULL-TIME”?

There are many complex guidelines, but simply stated, the ACA defines full time as working, on average, 30 or more hours per week. For employees expected to work 30 or more hours per week upon hire, their full-time status begins immediately. Employees who work a varied number of hours or who are not expected to work 30 or more hours upon hire are evaluated annually in the fall, or after a year of employment, to determine full-time status as defined by the ACA.

WHAT DO ALL THE CODES ON 14 AND 16 MEAN?

Explanation about the codes listed in Part II are on the back of the form. That information can also be found [here](#) on the IRS website.

LINE 15 IS BLANK. IS THAT CORRECT?

Since Aldine ISD offers a plan (Select Low) that meets the ACA definition of affordable, no data is required for line 15.

SHOULD I WAIT FOR THE FORM(S) TO PREPARE MY INCOME TAX RETURN?

In most cases, you do not need to wait for the Form 1095-C in order to complete and file your U.S. Individual Income Tax Return. Most employees will know whether they had health coverage and can simply check a box on their tax return to attest that they, their spouse (if filing jointly), and any eligible dependents had "minimum essential coverage" throughout the year. The Form 1095-C confirms when coverage was in effect, and who was covered. It is also one proof of health coverage in the event you are contacted by the IRS.

WHERE CAN I GET MORE INFORMATION ABOUT THE FORM 1095-C?

You can find more information [here](#) on the IRS website.

WHAT SHOULD I DO IF THERE IS A MISTAKE ON MY FORM?

If you believe there is a mistake in your home address, please verify and correct your address by logging on to Employee Self Service from the Aldine ISD ePortal and select Employee Self Service Application. Even if your address is not correct on the form, the form is still valid and can be used to complete your 2015 taxes. You will not receive an updated Form 1095-C for an address correction.

If you believe data or information is incorrect in Part II (employee offer and coverage) or Part III (covered individuals), please contact the Aldine ISD Benefits Department at 281-985-6226 and describe the mistake. A representative will investigate and respond. Explanation about the codes listed in Part II are on the back of the form. That information can also be found [here](#).

If any dependent information is incorrect in Part III, you will have to provide government-issued documentation to support a change in name, social security number or date of birth. Acceptable documentation includes a driver's license, original social security card (not a receipt) or certified birth certificate. This documentation can be faxed to the Aldine ISD Benefits Department at 281-985-7143. Please include your name, employee ID number, address and/or phone number.

HOW CAN I GET AN EXTRA COPY OF MY 1095-C FORM?

Please contact the Aldine ISD Benefits Department at 281-985-6226 to request a duplicate copy. The form will be mailed to your address as shown in Employee Self Service from the Aldine ISD Employee ePortal. Please make sure your home address is up to date.

THERE ARE PEOPLE LISTED ON MY FORM THAT NO LONGER LIVE IN MY HOUSEHOLD. CAN THEIR NAMES BE REMOVED?

No, the IRS requires that all individuals covered during 2015 be listed on the employee's form.

THERE ARE PEOPLE LISTED ON MY FORM WHO FILE THEIR OWN TAXES. HOW CAN THEY GET THEIR OWN FORM?

You may provide a copy of your Form 1095-C directly to those who may need it. We will provide additional copies of the 1095-C form to an employee upon request. We cannot provide copies of the forms to non-employees.