

IRS Form 1095-C: Information and Question and Answer

Overview: Pursuant to the provisions of the Patient Protection and Affordability Care Act (also known as "Obamacare" or ACA), RCUH is required to provide you with proof of health insurance to both you and the Internal Revenue Service (IRS) via the IRS Form 1095-C. This information will assist you and the IRS to establish that you have satisfied your obligations under the Individual Mandate to maintain minimum essential coverage and are therefore not subject to a penalty.

What is the IRS Form 1095-C?

The IRS Form 1095-C provides information about the health coverage offered to you by RCUH. This information will assist you in completing your personal tax return.

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's to all full-time employees. For purposes of the ACA, a full-time employee is an employee who, for a calendar month, is employed an average of at least 30 service hours per week or 130 service hours in a calendar month. If you meet the ACA definition of a "full-time" employee at any time during the 2016 calendar year, you should receive an IRS Form 1095-C.

What information is on an IRS Form 1095-C?

There are three (3) parts to IRS Form 1095-C:

- Part 1: Employee and Employer Information – Reports information about you and RCUH (your employer).
- Part 2: Employee Offer and Coverage – Reports information about the coverage offered to you, the affordability of the coverage offered, and the reason you were or were not offered coverage. Refer to Page 2 of IRS Form 1095-C, Lines 14-16 for specific codes.
- Part 3: Covered Individuals – This section does not apply to RCUH.

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

Your 1095-C form (along with your W-2 Form) should be provided to your tax preparer or tax professional. If you prepare your own taxes, you may need to refer to your 1095-C form when completing your tax return.

Do I need my IRS Form 1095-C to file my taxes?

No, you do not need to file these forms with your tax return. This is provided to you to assist you in preparing your tax return. **Keep this in your records with your other important tax documents in the event you are audited by the IRS.**

Additional Resources:

- IRS Website: <https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>
- IRS Form 1095-C (with Instructions): <https://www.irs.gov/pub/irs-pdf/f1095c.pdf>
- IRS About Form 1095-C: <https://www.irs.gov/uac/About-Form-1095-C>

Please review your 1095-C for accuracy as the same information is being provided to the IRS. If you believe the information on your 1095-C is incorrect or if you did not receive a 1095-C and believe you should have received one, please contact RCUH Human Resources at rcuh_benefits@rcuh.com or call (808) 956-6979.