

FAQs



Starting in January 2018, some employees may receive a tax form called the 1095-C that contains detailed information about health care coverage that they had or were offered in 2017. Here are a few frequently asked questions and answers about the 1095-C to help provide a better understanding of the form and what to do when/if you receive one.

1

What is the Form 1095-C?

The Affordable Care Act, or Obamacare, requires employers to send a tax form called the 1095-C to certain employees. The 1095-C contains detailed information about the health care coverage offered by your employer that you may need when you file your individual income tax return. Information from the form may also be used to help determine your eligibility for a premium tax credit (subsidy). As with any important tax document, you should keep the form(s) for your records.

2

Who receives a Form 1095-C?

Employers with 50 or more full-time equivalent employees are required to send 1095-Cs to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in their health insurance plan for any month in 2017.

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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 your employer at any time during 2017, you should receive a 1095-C.

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

If you worked at more than one company or franchise, you may receive a 1095-C from each company/employer.

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What should I do with my Form 1095-C?

Keep your 1095-C for your records with your other important tax documents. While you will not need to attach your 1095-C to your tax return or send it to the IRS, you may use information from your 1095-C to help complete your tax return.

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

No, individuals do not need to send a copy of their 1095-C to the IRS when filing their tax returns. However, you should keep the form with your tax records.

7**What if I have questions?**

If you have additional questions about your 1095-C, please contact hr@crownservices.com. You may also visit www.irs.gov or www.healthcare.gov to learn more.

9**Why didn't I get a Form 1095?**

If you were not full-time (worked an average of 30 or more 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.

11**Will I be fined if I did not receive a Form 1095?**

In some cases you can claim a health care coverage exemption for the months without coverage if you or any family members did not have coverage for the entire year. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify. If you or any family members did not have coverage or an exemption, you may have to make an individual shared responsibility payment. Please visit www.irs.gov or www.healthcare.gov to learn more.

13**What is the difference between a 1095-A, 1095-B, and 1095-C?**

The forms are very similar. The main difference is who sends the form to you. The entity that provides you with health insurance will be responsible for sending a Form 1095.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange)
- You will receive a 1095-B if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP). You may also receive a 1095-B from your insurance carrier if you are enrolled in a fully-insured employer sponsored plan.
- You will receive a 1095-C if coverage was provided by your employer

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

You should receive your 1095-C for the 2017 tax year on or before January 31, 2018. If you believe you should have received a 1095-C but did not, please call Crown Services, Inc. at 614-682-6469.

10**What information is on the Form 1095-C?****There are three parts to the form:**

- Part 1:** reports information about you and your employer.
- Part 2:** reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3:** reports information about the individuals (including dependents) covered under your self-insured plan.

12**How will the Form 1095 Impact my taxes?**

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file for your 2017 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.