

## Health Care Coverage Forms for Federal Employees

### *FastFacts*

#### What is the Individual Shared Responsibility provision and how does it affect Federal Employees?

- The law providing for [Individual Shared Responsibility](#), requiring you and each member of your family to have minimum essential coverage for each month of the calendar year, was amended by The Tax Cuts and Jobs Act, Pub. L. No. 115-97, 131 Stat. 2054, 2092, reducing the individual shared responsibility payment to zero for months beginning after December 31, 2018.
- Individuals no longer need this information to compute their federal tax liability or to file a federal income tax return.

#### What forms will Federal employees receive? Form 1095-B, Health Coverage

- If you are enrolled in FEHB, you may request IRS Form 1095-B from your FEHB carrier and receive this form within 30 days of your carrier receiving your request; or your Carrier will furnish this form to you by March 2, 2020.
- If you have questions about the information on your IRS Form 1095-B, or about lost or incorrect forms, you should call the contact telephone number provided on your IRS Form 1095-B. The IRS itself will not be able to answer questions about the information on your form.

#### Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

- Most full-time employees will receive from their employing agency the IRS Form 1095-C that contains information about the health insurance coverage offered to you by your employing agency.

#### Form 1095-C, Employer-Provided Health Insurance Offer and Coverage (continued)

- Your employing agency will be listed at the Department level and not the sub-agency level on the IRS Form 1095-C. The [instructions](#) on the IRS Form 1095-C you receive contain more information about the form.
- If you have questions about the information on your IRS Form 1095-C, or about lost or incorrect forms, you should call the contact telephone number provided on your IRS Form 1095-C. The IRS itself will not be able to answer questions about the information on your form.

#### When will I receive the 1095-B and 1095-C forms?

- According to [IRS Notice 19-63](#), providers of minimum essential coverage (including FEHB plans) may provide the IRS Form 1095-B upon an enrollee's request and within 30 days the request was received by the Carrier, or furnish the form to all enrollees on or before March 2, 2020.
- According to [IRS Notice 19-63](#), employing agencies must furnish IRS Form 1095-C to each full-time employee on or before March 2, 2020.

#### What do I do with the forms?

- According to [IRS Notice 19-63](#), you do not need the information on Form 1095-B in order to file your 2019 tax return in 2020.
- While you do not have to provide these forms or proof of coverage at the time you file your tax return, the IRS suggests you keep these documents and show them to your tax return preparer if asked.

Do not rely solely on this fact sheet. For more information, always refer to the IRS website at [www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act](http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act)

## **What do I do with the forms? (continued)**

- Note: You are not required to file a tax return solely because you received an IRS Form 1095-B or an IRS Form 1095-C.
- For more information, see the [IRS website](#).

## **Will I receive these forms by mail or electronically?**

- Statements can be furnished on paper by mail (or hand delivered), or in an electronic format in lieu of a paper format if the employee affirmatively consents to receive the statement in an electronic format.

## **Internal Revenue Service (IRS) Resources**

### **Affordable Care Act Tax Provisions for Individuals and Families**

[www.irs.gov/affordable-care-act/individuals-and-families](http://www.irs.gov/affordable-care-act/individuals-and-families)

### **Minimum Essential Coverage**

[www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Minimum-Essential-Coverage](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Minimum-Essential-Coverage)

### **Questions and Answers about Health Care Information Forms for Individuals**

[www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals](http://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals)

### **Information about individual shared responsibility:**

[www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision)

### **Individual Shared Responsibility Provision – Exemptions: Claiming or Reporting**

[www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions)

### **Form 1095-B and Recipient Instructions**

[www.irs.gov/pub/irs-pdf/f1095b.pdf](http://www.irs.gov/pub/irs-pdf/f1095b.pdf)

### **Form 1095-C and Recipient Instructions**

[www.irs.gov/pub/irs-pdf/f1095c.pdf](http://www.irs.gov/pub/irs-pdf/f1095c.pdf)

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