

The Affordable Care Act & Form 1095-C

The Affordable Care Act (ACA) requires employers with at least 50 full-time workers to offer their employees health insurance. As such, organizations that employ more than 50 people are required to report to the IRS on the health insurance, if any, offered to their full-time employees. Form 1095-C includes information about the health insurance coverage offered to you and, if applicable, your family and is sent to both employees and the IRS by DC Government.

I understand that I may receive a new health care tax statement from District Government to help me prepare my individual income tax return. What is it?

Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. It shows whether the employer offered health insurance coverage and for how long. It may also detail the months of coverage you and any spouse and/or eligible dependents had during each month.

What do I do with Form 1095-C?

Keep this form with the materials you give to your tax preparer. If you prepare your own taxes, you may need to refer to this information as you prepare your return.

Should I wait for the form to prepare my income tax return?

In most cases, you do not need to wait for the Form 1095-C in order to file your US Individual Income Tax Return (IRS Form 1040, 1040A, or 1040EZ). Most employees will know whether they had health coverage for a month 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.

Under what circumstances would I need the information on Form 1095-C to file my Individual Income Tax Return?

You will only need that information if you received an advance premium tax credit or wish to take the premium tax credit on your return or if you had a gap in coverage of more than three consecutive months.

How will I receive these forms?

You may receive these forms by US Mail or you may electronically receive them through PeopleSoft at <https://ess.dc.gov>. For instructions to consent to electronically receive form 1095-C, please visit <http://dchr.dc.gov/page/affordable-care-act-benefits-expansion>.

When will I receive these forms?

Normally, by January 31st of the year following coverage (for 2015 statements, the date is February 1, 2016, because January 31st is on a weekend).

Who can I contact for assistance or additional information?

Please contact the DC Department of Human Resources' Benefits and Retirement Administration at the following:

Phone: (202) 442-7627

Email: dchr.benefits@dc.gov

In Person: 441 4th Street, NW | Suite 340N | Washington, DC | 20001