

FREQUENTLY ASKED EMPLOYEE QUESTIONS REGARDING ACA TAX REPORTING FORMS

1. What are the 1095 forms and why am I getting them?

- a. Form 1095-A - Only individuals who enroll in coverage through the Marketplace will get this form
- b. Form 1095-B – NDPERS employees with health insurance coverage in calendar year 2016 will receive this form. If you had coverage between 1/01/2016 to 12/31/2016, you will receive a 1095-B form from Sanford Health Plan. This form will show who enrolled in health coverage and for what months they were covered.
- c. Form 1095-C – Individuals who work full-time (or considered a full-time equivalent) for applicable large employers will receive this form. Your employer will send this form to you. This form shows coverage that your employer offered to you even if you did not take that coverage.

2. Do I have to receive the 1095 form before I file my tax return?

- a. Yes, if you had coverage through the Marketplace, you need to wait to receive your 1095-A form before filing your tax return.
- b. No, you do not have to wait to receive Forms 1095-B or 1095-C before filing your tax return.

3. When will I receive these health care tax forms? The Marketplace already mailed the 1095-A forms, so you should have that form, if applicable. You will receive the 1095-B and 1095-C before January 31, 2017.

4. What if I have a question when I receive my forms?

- a. Form 1095-A – contact the Marketplace
- b. Form 1095-B – contact Sanford Health Plan (see line 18 of the form for the phone number)
- c. Form 1095-C – contact your employer (see line 10 of the form for the phone number)

5. Should I attach the Form 1095 to my tax return? No. These forms should not be attached to your return or sent to the IRS. However, you should keep the forms with your important tax documents.