

New Employer-Provided Health Insurance Offer and Coverage (1095-C) and Health Coverage (1095-B) Statements for Tax Year 2015

Under the Affordable Care Act (ACA), the State of California is required to file annual reports with the Internal Revenue Service (IRS) and provide a statement to full-time employees with information about the health coverage that was offered, if any, to the employee and their dependents, using IRS Form 1095-C. Additionally, employees eligible for, and enrolled in, CalPERS employer-sponsored health coverage will receive information statements from their health coverage providers between January and March 2016 with Form 1095-B.

Who will receive a Form 1095-C from the State Controller's Office?

Employees who meet the Affordable Care Act (ACA) definition of a full-time employee will receive a Form 1095-C.

Beginning in 2016, we are required to report to the Internal Revenue Service (IRS) about the health coverage, if any, that we offered to our employees who meet the ACA definition of a full-time employee, generally defined as working 130 or more hours per month during the previous year. We are also required to provide an information statement to these employees regarding the information that will be reported to the IRS.

Who will receive a Form 1095-B from their health coverage provider?

All employees enrolled in a CalPERS health plan, regardless of full-time status.

Beginning in 2016, health coverage providers are required to report to the IRS about the minimum essential coverage provided to employees and their dependents during the previous year. CalPERS' health coverage providers are also required to provide an information statement to each employee about the information it will report to the IRS.

When will I receive my statements?

Employers and health plans must issue statements to you by March 31, 2016 for the 2015 tax reporting year.

Why didn't I receive both statements?

Employers will provide statements (1095-C) to full-time employees as defined in the law. If you are not a full-time employee you will not receive this statement even if you are enrolled in the CalPERS health benefits program.

Health plans will provide statements (1095-B) to each employee enrolled in the CalPERS health benefits program. If you are a part-time employee who is not eligible for health

benefits, or a full-time employee but were not offered or declined health benefits, you will not receive a statement from a CalPERS health plan.

Must I wait until I receive the statement(s) before I file my federal taxes?

No. You may not have received Form 1095-B or Form 1095-C by the time you are ready to file your 2015 federal tax return. While the information on these forms may assist in preparing a return, the forms are not required. Like last year, you can prepare and file your federal return using other information about your health insurance. You should not attach either of these forms to your tax return.

More information about the statements

- Box #15 on Form1095-C contains your share of the lowest cost monthly premium available to you for self-only coverage, not necessarily the premium for the coverage in which you are enrolled
- Part III on Form1095-C is purposefully blank. The health plan will report actual enrollees, including dependents, on Form 1095-B.
- Form 1095-B may be used to show that you meet the ACA's individual mandate regarding health coverage and should be retained with your income tax records

Visit IRS.gov (www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals) for questions and answers related to Forms 1095-C and1095-B

Fresno State Human Resources Office

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