



1. I received a 1095-C – what is it?

Form 1095-C is a new IRS tax form that you received because the university is subject to the employer shared responsibility provision in the Affordable Care Act. This form is required to be provided to all full time employees (working over 30 hours on average) and any person enrolled in JHU's health plan during the previous calendar year. For the university, this population includes full-time, part-time, and limited faculty, staff and bargaining unit employees who were eligible for the medical plan at any time during the year. It also includes retirees, long-term disability and COBRA participants enrolled in the university's medical plan.

Form 1095-C includes information about the medical coverage offered to you by the university and that information will also be reported to the Internal Revenue Service. Part II includes information about the coverage, if any, the university offered to you, your spouse and dependents. Part III provides proof of enrollment, if any, in medical coverage and may be used to prepare your Form 1040 (Individual Income Tax Return).

You may receive multiple Forms 1095-C if you had multiple employers during the calendar year who are required to send it.

2. What should I do with this form?

Keep this form with your other important tax records. You may need some of the information on this form in order to file your personal federal income tax return. You are not required to attach Form 1095-C to your return.

Please check the form for accuracy, particularly the elements listed below. If you find that any of the information is incorrect, please contact the Benefits Service Center to provide the correct information regarding:

- Coverage information
- All members of your household that received coverage through your employer
- Social security numbers

The university will review your inquiry against our records and issue a corrected form if the change required meets the IRS criteria for corrected forms. Please note that address changes do not require a corrected form.

3. I have not yet received my Form 1095-C. When is the university required to provide it? When should I expect to receive it?

The IRS information statement will normally be postmarked on January 31st. However, for 2018, the IRS announced that the due date to furnish employees with Form 1095-C is March 2. The university intends to postmark these forms by January 31.

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4. Do I need this form in order to file my taxes?

This form is informational and not required to be attached to the Form 1040. Line 16 of the form has a box that should be checked if you were enrolled in a medical plan for all 12 months of the year. There are many documents that can provide proof of insurance coverage such as insurance cards or other statements indicating that you, or a member of your family, had health care coverage that can be provided to tax preparers should they be required.

If you, your spouse or your dependents had health coverage through the Health Insurance Marketplace and received a premium tax credit, or plan on claiming the premium tax credit on your tax return, you may need information about the university's offer of coverage to complete the IRS Form 8962 Premium Tax Credit that is filed with your income tax return. If this circumstance applies to you, you may be able to find the information you need in JHU's open enrollment materials, should you wish to complete your taxes prior to receiving the form from the university.

5. Am I eligible for a Premium Tax Credit?

If you purchased health insurance coverage through the Health Insurance Marketplace and wish to claim the premium tax credit, this form will assist you in determining whether you are eligible. For months that your employer offered you affordable coverage (whether or not you enrolled in that coverage) as defined by the Affordable Care Act, you are not eligible for a Premium Tax Credit through the Health Insurance Marketplace.

6. Could I get a penalty if I didn't have coverage?

When filing 2015 taxes, your federal tax return will contain a question that asks if you (and your dependents) had qualifying coverage (Line 16). If you didn't have coverage in the year for even one month of the year, you could be assessed a tax penalty.

7. Where do I go to get a replacement copy of this form?

Should you lose or misplace this form, please contact the Benefits Service Center at 410-516-2000 or benefits@jhu.edu for a replacement.

8. Will my covered dependents receive their own 1095-Cs in the event that they file separate tax returns?

Under the final IRS rules, the university is not required to provide statements to persons other than the employee. The IRS indicates that the employee should provide a copy to any covered dependents if requested for their records.

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9. I received a form 1095-B from a previous insurer. What is the difference between this form and the 1095-C?

If the other coverage was employer-sponsored, both forms will include the name, address, and phone number of the employer sponsoring the coverage. Both forms include information that can be used to report coverage information on tax returns. The primary difference between the two forms is that the 1095-C is used by employers with more than 50 full-time employees to report coverage offered. Information in this form can be used by individuals that purchased health insurance coverage through an Individual Health Insurance Marketplace to determine if eligible for a premium tax credit.

10. I am enrolled in Kaiser Permanente medical insurance. Why isn't my enrollment reflected on Part III of the university's 1095-C?

Due to the administrative arrangement between Kaiser Permanente and the university, enrollment information for this plan will be provided by Kaiser Permanente on a 1095-B form. The same information about enrollment or eligibility will be filed to the IRS for Kaiser Permanente subscribers as for employees enrolled in one of our other medical plans. It simply appears in two forms for your records.

11. If I have additional questions, what do I do?

There is a phone number located in Box 10 of the Form 1095-C. Please dial this number for more information. You can also visit the IRS website at <http://www.irs.gov/ACA>.

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