

# Frequently Asked Questions

## For 1095 –C Statements

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In February 2019, State of Arizona employees will receive a tax form called the IRS 1095-C. This form will contain detailed information about your personal health care coverage. It is important to keep this form for your records as you may need to provide this to the IRS.

The ADOA Benefit Services Division has created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

### **1. What is a Form 1095-C?**

The Affordable Care Act requires nearly all Americans to have health insurance. The 1095-C statements that will be generated by the State of Arizona serve as documentation to the IRS about coverage offered to you. The form includes information about offers of health insurance along with information about covered dependents. It is important to keep this form for your records as you may need to provide this to the IRS.

The information from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the ACA. Think of the form as your “proof of insurance” for the IRS.

### **2. How do I receive additional copies of the 1095-C statement?**

Please contact Benefit Services Division at 602-542-5008 or [benefitsissues@azdoa.gov](mailto:benefitsissues@azdoa.gov).

### **3. Who receives a Form 1095-C?**

The State of Arizona is required to send a 1095-C to any employee who was full-time (worked an average of 30 or more hours per week) or who was enrolled in ADOA medical benefits in 2018.

This will include individuals that are enrolled in the ADOA retiree plan and COBRA participants.

### **4. Why did I get a Form 1095-C?**

If you were full-time (worked an average of 30 or more hours per week) or were enrolled in health insurance through ADOA at any time during 2018, you should receive a 1095-C.

### **5. Why did I get more than one Form 1095-C?**

If you worked at more than one company or employer, you may receive a 1095-C from each company/employer. Example, if you worked at Arizona State University and a State Personnel System Agency State of Arizona, you will receive two separate statements.

### **6. Why didn't I get a Form 1095-C?**

If you were not full-time (worked less than 30 hours per week) and were not enrolled in health care coverage through your employer at any time during 2018, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

**7. When will I get my Form 1095-C?**

Statements will be mailed to employee's home address by January 31, 2019, so employees should expect them in early February, 2019. If you believe you should have received a 1095-C but did not, please contact Benefits Services Division at 602-542-5008, or [benefitsissues@azdoa.gov](mailto:benefitsissues@azdoa.gov).

**8. Where will the 1095-C statement be mailed?**

Statements will be mailed to the last known address in HRIS/YES as of Friday, January 18, 2019. To update your address, login to YES and complete the following steps:

- Click on **Personal Information**
- Click **Address**
- Input **information**
- Click **Update**

NOTE: This information must be updated in YES no later than Friday, January 18, 2019.

**9. What should I do with my Form 1095-C?**

When you receive your 1095-C, keep it for your records as you may need to provide this to the IRS.

**10. What information is on the Form 1095-C?**

There are three parts to the form:

- Part 1 reports information about you and State of Arizona.
- Part 2 reports information about the coverage offered to you by State of Arizona, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3 reports information about their individuals covered under your plan, including dependents.

**11. Will dependents that are covered on my medical plan also get 1095-C statements?**

No. The 1095-C statements are only sent to the person who is the primary individual insured the policyholder. If your dependents are filing their own personal tax returns, you will need to provide them with a copy of the 1095-C statement for their tax records.

**12. How will the Form 1095-C impact my taxes?**

If you do not have health care coverage and do not qualify for an exemption, you may be subject to a fine when you file your 2018 tax return. Or, if there's a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

**13. How do I determine if I am eligible for Premium Tax Credit?**

Individuals should consult with tax adviser to determine eligibility.

**14. What should I do if there is an error on the 1095-C statement?**

If you believe there is a mistake in your home address, please verify and correct your address by logging on to Y.E.S. and select **Personal Information** and then **Address**. Even if your address is not correct on the form, the form is still valid and can be used to complete your 2018 taxes. You will not receive an updated Form 1095-C for an address correction.

If you believe data or information is incorrect in Part II (employee offer and coverage) or Part III (covered individuals), please contact the ADOA Benefits Services Division at 602-542-5008 and describe the mistake. A representative will investigate and respond to your inquiry as soon as possible.

Explanation about the codes listed in Part II are on the back of the 1095-C statement.

If any dependent information is incorrect in Part III, you will have to provide government-issued documentation to support a change in name, social security number or date of birth. Acceptable documentation includes a driver's license, original social security card (not a receipt) or certified birth certificate.

#### **15. What if I have questions?**

If you have additional questions about your 1095-C, please contact Benefit Services Division at 602-542-5008 or [benefitsissues@azdoa.gov](mailto:benefitsissues@azdoa.gov). Any tax related questions should be directed to your personal tax adviser.

**NOTE: These frequently asked questions (FAQ's) and corresponding answers are not intended to be tax advice. If you have any tax questions, you should contact your tax adviser.**