

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

The 1095 is a new tax form that is sent to you by the district that includes information about your healthcare insurance coverage. Almost all employees will get this. It serves as a “proof of insurance statement” that shows the IRS that you have been properly covered by your company. You’ll take information from it to use in your tax filing, similar to how you take information from your W-2 form and transfer it to your tax forms.

You can see what the 1095-C looks like here: <https://www.irs.gov/pub/irs-prior/f1095c-2015.pdf>.

### 2. Why am I even getting a 1095 form?

You’re getting it because it’s required that you get it as part of the new healthcare law, the **Affordable Care Act**.

### 3. When will I be getting my 1095?

You should receive your 1095 form no **later than March 31**. (New IRS deadline)

### 4. What the heck do I do with it?

As mentioned in the previous question, your 1095 will contain information that you will transfer to your 1040, 1040A or 1040EZ tax form. You do not need to submit the 1095 form with your 1040. In fact, most people will only have to check a box on their 1040s stating that they (and their dependents if applicable) were covered by their company for the year.

You do not have to wait for either Form 1095-B or 1095-C from your coverage provider or employer to file your individual income tax return. You can use other forms of documentation, in lieu of the Form 1095 information returns to prepare your tax return. Other forms of documentation that would provide proof of your insurance coverage include:

- insurance cards,
- explanation of benefits
- statements from your insurer
- W-2 or payroll statements reflecting health insurance deductions

### 5. Who can I contact if my 1095C is not correct?

Beverly McDonald @ 845-5851 ext. 2202

**Having a correct form is a shared responsibility by the employee and the employer.**