

## **Questions and Answers – Internal Revenue Service Forms:**

### **1095-B Health Coverage**

### **1095-C Employer-Provided Health Insurance Offer and Coverage**

#### **Background**

2015 is the first tax year that employers and health plans are required to provide employees and participants in health plans with information on their health care coverage.

#### **What is the difference between 1095-B Health Coverage (1095-B) and 1095-C Employer Provided Health Insurance Offer and Coverage (1095-C)?**

If you were covered under the HMSA and/or Kaiser Permanente of Hawaii (Kaiser) active employee, non-Medicare and COBRA medical plans during 2015, 1095-B will be provided directly to you by HMSA and/or Kaiser. 1095-B provides you with information on your and your dependents health care coverage by month through HMSA and/or Kaiser during 2015.

1095-C will be provided by your employer. 1095-C provides information on the health coverage offered by your employer. 1095-C is used to help determine whether you were eligible to receive a premium tax credit. You may be eligible for the premium tax credit only if you received coverage through the Hawaii Health Connector (Health Insurance Marketplace) in 2015 and met certain other income requirements and the coverage offered by your employer was unaffordable.

#### **When will 1095-B and 1095-C be mailed to me?**

HMSA and Kaiser are required by law to send the 1095-B forms to you by March 31, 2016.

HMSA mailed the 1095-B forms on March 1, 2016. For questions on the HMSA 1095-B you can call 1(800) 705-9373.

Kaiser started mailing the 1095-B forms on January 21, 2016 and will continue through February 5, 2016. For questions on the Kaiser 1095-B you can call 1 (844) 477-0450.

Your employer will give you the 1095-C by March 31, 2016.

#### **Must I submit 1095-B and/or 1095-C with my tax returns?**

No. While the information in the forms may assist in preparing your tax return, you do not have to wait for these forms to submit your tax returns. They are not required to be submitted and should not be submitted with your tax return. Like last year, taxpayers can prepare and file their tax returns using other information about your health insurance.

You should keep these forms for your tax records.