

Questions and Answers – Internal Revenue Service Forms

Background

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

Why am I getting this form?

You are receiving this form because you were employed as a full-time employee or were enrolled in an employer self-insured plan during calendar year 2018.

What is this form and what information is included on it?

This form is used to report what medical coverage was offered to you and your family (if applicable) during calendar year 2018 and whether you and your family were enrolled.

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 2018, 1095-B will be provided directly to you by HMSA and/or Kaiser. 1095-B provides you with information on you and your dependents health care coverage by month through HMSA and/or Kaiser during 2018.

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.

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

The IRS has extended the 2018 deadline to provide 2018 health coverage information forms to individuals as required by the Affordable Care Act (ACA). Insurers and employers now have until March 4, 2019 to provide forms 1095-B (Health Coverage) or 1095-C (Employer Provided Health Insurance Offer and Coverage) to individuals.

The 1095-B form is sent to employees by HMSA and Kaiser.

Kaiser has already mailed out forms to their members. Please contact them directly at 432-5955 or toll-free at 1-800-966-5955, if you have not received your 1095-B form.

HMSA will begin mailing out forms to their members at the end of February. Please contact them directly at 948-6499 or toll-free at 1-800-776-4672, if you have any questions.

The 1095-C Form is provided by the Employer. Employees should contact their personnel department if they have not received their 1095-C Form by March 4, 2019.

What should I do with the 1095-B and/or 1095-C?

You should use the information on the forms to assist you in determining if you are eligible for credits and subsidies in the Marketplace and if you had health coverage to avoid the individual mandate. You may be asked to provide your tax advisor with a copy. You do NOT need to include a copy of this form with your tax return.

This summary is for general information only and it is not intended to be, nor should it be construed to be legal or tax advice. Accordingly, you should consult your tax advisor about the individual mandate and your eligibility for credits and subsidies.