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Business Services

DATE: January 23, 2017
 TO: All Employees
 FROM: Jenny Delgado
 Administrative Director, Business Services

Our district continues to implement the changes required by the Affordable Care Act (ACA). Under the law, all employers are required to report health coverage offers and participation to the Internal Revenue Service (IRS) at the end of each year and provide employees with copies of the information provided.

We wanted to make you aware of additional statements you may receive this year as a result of the new ACA reporting requirements. In addition to the Form W-2 that you receive each year in January, you may receive Form 1095-B (Health Coverage) and/or Form 1095-C (Employer-Provided Health Insurance Offer and Coverage). Descriptions of each form, who can expect to receive them, and what to do with the statements have been provided below for your information.

Form 1095-B – Health Coverage Reporting

<p>What is Form 1095-B?</p>	<p>Form 1095-B will be created by our health insurance plan providers. Health providers are required to report information to the IRS regarding employees, dependents participating in coverage, and which months of 2016 they were provided coverage.</p>
<p>Who will receive Form 1095-B?</p>	<p>All employees participating in coverage provided through our district plans. If you are a part-time employee who is not eligible for health benefits, or a full-time employee but were not offered or declined (waived) health benefits, you will not receive a statement from a Form 1095-B.</p>

When will I receive it?	In general, health plan providers must issue Form 1095-B statements and mail them to plan participants by March 2, 2017.
What should I do with it?	Form 1095-B is used to demonstrate that you meet the ACA's individual coverage mandate. Keep this form as part of your income tax records.
What if I want to file my taxes before I receive this form?	Form 1095-B includes information regarding who was provided coverage through our health insurance plan. This information is also contained in the health insurance enrollment forms you completed for 2016. You may be able to use this information to demonstrate proof of coverage if you wish to file your taxes before receiving Form 1095-B.

Form 1095-C – Employer-Provided Health Information Offer and Coverage Reporting

600117
 Form 1095-C Employer-Provided Health Insurance Offer and Coverage
 Department of the Treasury Internal Revenue Service
 Do not attach to your tax return. Keep for your records.
 Information about Form 1095-C and its separate instructions is at www.irs.gov/form1095.
 Applicable Large Employer Member (Employee)
 2016
 VOID CORRECTED
 OMB No. 1545-0047

Part I Employee
 1 Name of employee
 2 Social security number (SSN)
 3 Name of employer
 4 Employer identification number (EIN)
 5 Street address (including apartment no.)
 6 Street address (including room or suite no.)
 7 Contact telephone number
 8 City or town
 9 State or province
 10 Country and ZIP or foreign postal code
 11 City or town
 12 State or province
 13 Country and ZIP or foreign postal code

Part II Employee Offer of Coverage
 Plan Start Month (Enter 2-digit number):
 14 Offer of Coverage (enter required costs)
 15 Employee Required Contribution (see instructions)
 16 Section 1792(a) Self-insured and Other Plans (see instructions)

Part III Covered Individuals
 If Employer provided self-insured coverage, check the box and enter the information for each individual enrolled in coverage, including the employee.
 17 18 19 20 21 22
 (a) Name of covered individual (b) SSN or other TIN (c) 1095-C or other TIN (if not available) (d) Covered all 12 months (e) Month of Coverage

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703M Form 1095-C (2016)

What is Form 1095-C?	Form 1095-C will be created by our district and provides information regarding health coverage offered during 2016 to employees meeting the ACA definition of “full-time”, generally defined as working an average of 30 or more hours per week and participation in coverage. Please note that Part III of Form 1095-C will be blank because dependent information will be provided on Form 1095-B issued by the health insurance plan provider.
Who will receive Form 1095-C?	All employees who worked during the 2016 calendar year may receive a Form 1095-C, however all employees meeting the ACA definition of “full-time” must receive a Form 1095-C.
When will I receive it?	Employers must issue Form 1095-C statements and mail them to employees meeting the ACA definition of “full-time” by March 2, 2017.

What should I do with it?	Form 1095-C is used to determine whether or not you may be eligible for a tax credit. Keep this form as part of your income tax records. It may be used when you file your tax returns.
Will I receive both forms?	Employees who meet the ACA definition of “full-time” and who are enrolled in health insurance coverage through a fully-insured plan will receive both Form 1095-B and Form 1095-C.
What if I want to file my taxes before I receive this form?	<p>Employees who enrolled in coverage through the district or who rely on other information from the district about coverage that was offered should be able to file their taxes prior to receiving Form 1095-C without need to amend their tax returns after receiving the forms.</p> <p>Employees who enroll in coverage through the State insurance exchange (www.coveredca.com) and require information to determine their eligibility for the premium tax credit may wish to wait to file their taxes until they receive Form 1095-C from the district.</p>

Visit IRS.gov (www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals) for questions and answers related to Forms 1095-B and 1095-C.

Thank you for your continued service to our district. If you have further questions or concerns, please contact our Risk Management Department at (714) 628-5390.