

Form 1095-C

If you were eligible for health benefits in 2015, Eastern Michigan University will be providing you with a Form 1095-C which is a new tax document that will contain detailed information about your healthcare coverage. Form 1095-C reports information about your health care coverage as required by the Affordable Care Act. In 2016, the university will mail Form 1095-C to your current address. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

Frequently Asked Questions About Form 1095-C

What is a 1095-C Form?

Starting in 2016 (for the 2015 tax year), EMU is required by the Affordable Care Act (ACA) to provide a Form 1095-C to everyone who is eligible for health benefits. This form is a new annual tax document in addition to your W-2 and other tax statements. Much like how the Form W-2 is used to determine whether or not you owe taxes, the Internal Revenue Service (IRS) will use the information reported from your Form 1095-C to determine whether you may have to pay a fine for failing to comply with the Affordable Care Act.

Form 1095-C provides information about whether you and your dependents had qualifying health care coverage available from the university (called "minimum essential coverage") and whether you enrolled. Think of the form as your "proof of insurance" for the IRS.

What information is on the 1095-C Form?

There are three parts to the form:

- Part 1 includes information about you and your employer.
- Part 2 includes information about the coverage your employer offered to you and your dependent(s).
- Part 3 includes information about the individuals enrolled in healthcare coverage, including dependents.

Please click [here](#) to view a copy of the form.

Who receives a Form 1095-C?

All benefit-eligible employees, as well as any individual who was enrolled in healthcare coverage through EMU (retirees, graduate students, employee consultants, etc.) at any time in the calendar year, will receive a Form 1095-C from EMU. Covered dependents will not receive their own 1095-C form from the university. Members of Blue Care Network HMO Plan will receive a 1095-C form from BCN in addition to a 1095-C form from the university.

How do I get my 1095-C Form?

The university will mail Form 1095-C to your current address.

When will I get my Form 1095-C?

On December 28, 2015, the IRS extended the due date for the 2015 Form 1095-C reporting requirements. This means that the original deadline for issuing 1095-C forms to employees has moved from February 1, 2016 to March 31, 2016.

Does the reporting delay affect employees and their tax returns?

The IRS Q&A clarifies that taxpayers do not need to wait until they receive a 1095-C form before they file their taxes. Taxpayers comply with minimum essential coverage filing requirements by simply checking a box on your form 1040 that you had coverage for the year - you do not need to file any evidence of coverage with your tax forms.

How will I need to use the 1095-C to complete my tax return?

When completing your federal tax return, you will need to indicate whether or not you had qualifying health coverage for all of 2015 or qualified for a health coverage exemption. If not, you may owe a tax penalty called an individual shared responsibility payment. Form 1095-C provides supporting documentation for this question. While you do not need to attach this form to your tax filing, please review it for accuracy. Please consult with a qualified tax advisor if you have questions about filing your tax return. When you receive your 1095-C, keep it with your tax records.

Does this new tax form impact when or how I will get my W-2?

No. Employee W-2s will be available in January as usual.

Can I file my taxes before I receive Form 1095-C?

Please consult with a qualified tax advisor if you have questions about filing your tax return. If you have already filed your return, please make sure the information you reported on your taxes as to which months you had health coverage matches the information provided on Form 1095-C. If the information matches, you do not need to take any action. Retain the form for your records.

The information on my Form 1095-C is wrong or I need a new copy. Who can help me?

Please contact University Human Resources/Benefits Office at 734-487-3195 or hr_benefits@emich.edu.

I didn't receive a Form 1095-C. Is there a mistake?

You will only receive a Form 1095-C from the university if you were eligible for health benefits in 2015. If you believe you should have received a 1095 but did not, please contact University Human Resources/Benefits Office at 734-487-3195 or hr_benefits@emich.edu.

I have a question about my 1095-C. Who should I call?

If you need to correct or request a reprint of your 1095-C, please contact University Human Resources/Benefits Office at 734-487-3195 or hr_benefits@emich.edu.

Where can I find out more about tax changes under the Affordable Care Act or Form 1095-C?

Visit irs.gov/Affordable-Care-Act/Individuals-and-Families or irs.gov/Affordable-Care-Act or consult with a qualified tax advisor.

DISCLAIMER: Eastern Michigan University does not provide tax advice. Questions or concerns should be addressed to a qualified tax adviser.