

*Department of Human Resources
City of New Haven*

InterOffice Memo

To:	City of New Haven Employees
From:	Steve Librandi, Manager of Human Resources & Benefits
Date:	Friday, February 19, 2016
Subject:	The 1095-C Form -- F.A.Q.s

As many of you are aware, 2015 is the first year in which employers are required under the Affordable Care Act (ACA) to furnish employees with a form 1095-C. Because so many employers were struggling to meet this requirement, in late December the IRS issued a notice moving back the deadline for providing these forms from January 31, 2016 to March 31, 2016. Recognizing that this would impact the individual taxpayer's ability to file their 2015 income taxes in a timely manner, they also dropped the requirement that the 2015 1095-C be filed with your return.

What does that mean for you? The City intends to furnish the required 1095-C to all eligible employees by the March 31, 2016 deadline. Employees should feel free to file their 2015 federal tax return without waiting for the 1095-C. The IRS has made it clear it is not required for this tax year.

Below is some general information about the form itself, the ACA reporting requirements, what information is contained on the form and other related information. Hopefully this will answer any questions you might have.

Under the Affordable Care Act (ACA) and because we are an Applicable Large Employer (ALE) as defined by ACA, we are required to prepare and distribute **1095-C Forms** to employees eligible for benefits at any time in 2015. We wanted to provide you these FAQs to explain what this Form is and what you need to do with it.

1. What do you mean by “employees eligible for benefits”?

Any employees who work, on average, at least the minimum hours specified in their respective bargaining agreement and have completed the required waiting period would be eligible for benefits.

Any employees that are not part of a bargaining unit are eligible for benefits if they work on average 30 or more hours per week.

Each employee eligible for benefits will receive a 1095-C form.

2. What information must you furnish to me as a full-time eligible employee?

As your Employer, we must furnish to each employee eligible for benefits a completed Form 1095-C. This form must be furnished whether the eligible employee enrolled in benefits or declined the coverage offered. This form contains information regarding when we offered you coverage, the months you were covered if you elected coverage, and whether you accepted or waived the coverage.

3. How is the data reported on this form?

The data on this form is recorded on a monthly basis and is reported using codes provided by the regulators. Line 14 indicates what coverage we offered. In line 14 we will use code 1A because the CNH plans meet the coverage and affordability provisions of the health reform legislation. The codes in line 16 indicate your coverage status.

4. Why might I receive more than one 1095-C form?

If you work for more than one employer you may receive more than one **1095-C Form**. You will not receive more than one **1095-C Form** from the same employer unless the form is Corrected which will be marked on the top of the form.

5. For which employees are we not required to file a Form 1095-C?

Form 1095-C is not required for part-time employees and employees not eligible for coverage any time in 2015 because they did not complete their waiting period.

6. Where is the information regarding my dependents who took coverage through my plan?

This data is reflected on Part III of the 1095-C Form.

7. What am I supposed to do with the 1095-C Form?

For 2015 tax year simply keep it in your personal tax file. When you file your individual tax return for the 2015 tax year, you simply check Box 61 on your individual tax return **if you had medical insurance in 2015** which satisfied the Individual Mandate.

8. When should I expect to receive the 1095-C Form and how?

The deadline for us to provide eligible employees with the 1095-C Form has been extended until March 31, 2016. We will either mail the form to you or hand it to you by March 31, 2016.

9. What if the 1095-C Form you give me has errors?

We strongly encourage you to read over the Form to ensure that information is correct as we do have to file this information with the IRS by June 30, 2016. If something is in error, please let us know and we will have it corrected and send you a new form.