



## Attachment B How to Read Your 1095-C & FAQs

The following provides an explanation of the information provided on Form 1095-C for calendar year 2017. Please provide this information to your employees.

**Part I:** Provides detailed information regarding the employer and employee.

**Part II:** Provides the following information:

- **Line 14:** Shows when the employee was offered medical coverage for each month of the calendar year. Definitions for the codes shown on the form are listed on the back of the Form 1095-C.
- **Line 15:** Shows the employee's share of the lowest cost monthly employee-only premium that the County offers. This may not be the amount the employee actually paid if the employee chose a different health plan or had covered dependents.
- **Line 16:** Reflects any safe harbor relief, per IRS Code Section 4980H, that may apply. The code(s) listed provide the IRS with information to administer the employer shared responsibility provisions.

**Part III:** This section is blank. The County does not provide self-insured medical coverage and, therefore, is not required to complete this section.

### Frequently Asked Questions

- 1. What is this form I am receiving?**
  - a. A 1095-C form is like a W-2 form. Employers send one copy to the Internal Revenue Service (IRS) and one copy to you. A W-2 form reports your annual earnings. A 1095-C form reports your health care coverage throughout the year.
- 2. Who is sending it to me, when, and how?**
  - a. Your employer, County of Santa Clara, will provide one to you either by mail or in person. You should receive it by March 2, 2018. You may also receive a 1095-B form from your health insurance company that contains similar information.
- 3. Why are you sending it to me?**
  - a. The 1095-C forms show that you and your family members either did or did not have health coverage during each month of the past calendar year. Because of the Affordable Care Act (ACA), in 2017 every person had to obtain health insurance or pay a penalty to the IRS.
- 4. I thought the ACA requirement to have health insurance was repealed. Do I still need this form?**
  - a. The ACA was in effect for the entire year of 2017. IRS tax forms will still require you to report whether or not you had health coverage in 2017.

**5. What am I supposed to do with this form?**

- a. Keep it for your tax records. You don't actually need this form in order to file your taxes, but when you do file, you'll have to tell the IRS whether or not you had health insurance for each month of 2017. The Form 1095-B or 1095-C shows if you had health insurance through your employer. Since you don't actually need this form to file your taxes, you don't have to wait to receive it if you already know what months you did or didn't have health insurance in 2017. When you do get the form, keep it with your other 2017 tax information in case you should need it in the future to help prove you had health insurance.

**6. What if I get more than one 1095 form?**

- a. Someone who had health insurance through more than one employer during the year may receive a 1095-B or 1095-C from each employer/health insurance company. Some employees may receive a Form 1095-A and/or 1095-B reporting specific health coverage details. Just keep these – You do not need to send them in with your 2017 taxes.

**7. What if I did not get a Form 1095-B or 1095-C?**

- a. If you believe you should have received one but did not, contact the Employee Benefits Department by phone at (408) 299-5880 or by email at [benefits@esa.sccgov.org](mailto:benefits@esa.sccgov.org).

**8. I have more questions – Who do I contact?**

- a. Please contact the Employee Benefits Department by phone at (408) 299-5880 or by email at [benefits@esa.sccgov.org](mailto:benefits@esa.sccgov.org). You can also go to the IRS website called <https://www.irs.gov/affordable-care-act/questions-and-answers-about-health-care-information-forms-for-individuals> that covers most of what you need to know.