IRS Forms 1095 – A, B, and C Quick Guide

The Affordable Care Act (ACA) requires IRS Forms 1095 – A, B, and C be provided to consumers and a copy to the IRS. Below is an overview of each form, which comes with a letter of explanation, tax reporting directions, and contact information for the appropriate follow-up.

Refer to the below table to quickly understand what you need to know about each form:

<table>
<tr><th>1095-A</th><th>1095-B</th><th>1095-C</th></tr>
<tr><td rowspan="4">Issued by Health Insurance Marketplace for any Federal or state-based marketplace plan, including Covered California</td><td>Issued by Medi-Cal, Medicare and Government sponsored health plans</td><td>Issued by the employer for Employers with 50 or more full time equivalent employees*</td></tr>
<tr><td>Issued by the plan for non-employer sponsored off-exchange plans enrolled directly by the consumer</td><td>Issued by the employer for Covered California for Small Business plans with 50 or more full time equivalent employees*</td></tr>
<tr><td>Issued by the plan for Covered California for Small Business plans with up to 49 full time equivalent employees*</td><td rowspan="2">Issued by the employer for Self-Insured Employers with 50 or more full time equivalent employees*</td></tr>
<tr><td>Issued by the employer for Self-Insured Employer plans with up to 49 full time equivalent employees*</td></tr>
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*Consumers should check with their employer to determine employer size based on the number of full-time equivalent employees

Refer to Form 1095 A, B, and C sections below for a quick overview and more information about each version of the form:

Form 1095-A

- Any federal or state-based marketplace plan, including **Covered California** is to supply the IRS Form 1095-A
- A Form 1095-A is generated for each plan enrollment, and for all months an enrolled member had coverage, regardless if Advanced Premium Tax Credit (APTC) was applied
- The amounts displayed on a 1095-A reflect how much was paid to Covered California Health Insurance Companies to help with the cost of a consumer's health coverage
- A 1095-A Form helps ensure the amount of APTC applied in 2020 is accurately reported and serves as proof of Minimum Essential Coverage (MEC)
- Covered California members who enrolled in a minimum coverage plan, also known as catastrophic coverage, will not receive a Form 1095-A, but instead a Form 1095-B or 1095-C directly from their health insurance company
- A Covered California member may also receive a 1095-B or 1095-C, continue reading below to understand if members of a household may receive a different version of the form
- Households with a Covered California Plan and Medi-Cal enrollment will receive both a 1095-A and 1095-B
- For questions about the Form 1095-A or requested corrections to the form, refer to the Dispute Form and Dispute Process Information found on CoveredCA.com

Form 1095-B

- The following are to supply an IRS Form 1095-B:
  - Government-sponsored healthcare programs and plans (e.g. Medi-Cal, Medicare, Tricare, etc.)
  - Healthcare plans administered by Covered California for Small Business (CCSB) with up to 49 full-time equivalent employees
  - Self-insured employers with up to 49 full-time equivalent employees
  - Non-employer sponsored off-exchange healthcare plans
- Form 1095-B will reflect all months an enrolled member had coverage
- Consumers who receive Form 1095-B may use it as proof of MEC
- For questions about the Form 1095-B or requested corrections to the form, consumers should contact the plan or corresponding state or government entity
  - Medi-Cal 1095-B Help Desk
    - 1-844-253-0883
    - For TTY call 1-844-357-5709

Form 1095-C

- The following are to supply an IRS Form 1095-C:
  - Applicable Large Employers (ALE) with 50 or more full-time equivalent employees
  - ALEs administered through CCSB with 50 or more full-time equivalent employees
  - Self-insured ALEs with 50 or more full-time equivalent employees
- 1095-C reports all months of ***employer-sponsored MEC offered*** to the employee, spouse and/or dependents
- Consumers who receive Form 1095-C may use it as proof of MEC
- For questions about the Form 1095-C or requested corrections to the form, consumer should contact their employer