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State of California—Health and Human Services Agency
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Date:

Dear Medi-Cal Recipient,

You are getting this letter because you had Medi-Cal in 2015. Attached to this letter is the Internal Revenue Service (IRS) Form 1095-B that is proof that you had minimum essential health coverage during the 2015 tax year. **Please save this form for your records in the event you will need to show proof of coverage.** The Affordable Care Act requires most people to show they had full health coverage during the tax year.

You may receive multiple 1095-B forms because:

1. Form 1095-B is sent to each person enrolled in a Medi-Cal program that meets the health coverage requirement in the Affordable Care Act. This means you could receive multiple forms if other people in your household also have Medi-Cal.
2. If you or your family member had a change in health coverage after Form 1095-B was sent, you will receive a new form with the correct coverage.
3. Some people will receive Form 1095-B if they also have Medicare.

Here are some questions you may have with answers to help you with IRS Form 1095-B:

Q: Why am I getting Form 1095-B?

A: DHCS sends this form to each person who has Medi-Cal that meets the health coverage standards required by the Affordable Care Act.

Q: How come some months that I had Medi-Cal are not on the form?

A: There are some kinds of Medi-Cal that do not count as full health coverage. If you think we made a mistake, call the Medi-Cal 1095-B Helpdesk at 1-844-253-0883. Or, for TTY call 1-844-357-5709.

Q: What if some of the information listed on my Form 1095-B is incorrect?

A: Please contact your local county human services agency to speak with a county eligibility worker. They will be able to assist you with correcting incorrect information on your form, clarify any questions you might have about the information on your form, and reissue a new Form 1095-B to be sent to you through the mail.

To locate your local county human services agency, you can either go to <http://dhcs.ca.gov/COL> for a list of county offices or call our Medi-Cal 1095-B Helpdesk at 1-8444-253-0883 or TTY, call 1-844-357-5709.

If you or a member of your household is receiving Supplemental Security Income/State Supplementary Payment (SSI/SSP) benefits, then you should to contact the Social Security Administration (SSA) to update their contact information.

- SSA toll-free contact number: 1-800-772-1213.
- SSA local county office locator website:
<https://secure.ssa.gov/ICON/main.jsp>

Q: I received another form that looks like Form 1095-B. Why?

A: There are other IRS tax forms that are similar to Form 1095-B:

- IRS Form 1095-A – This form is sent to people who received health insurance through Covered California.
- IRS Form 1095-B – Some people will receive an additional Form 1095-B if they received Medicare.
- IRS Form 1095-C – This form is sent to people who had health insurance through a large employer.

If you received any of the forms identified above, **do not throw these forms away**. The 1095 forms serve as proof that you had qualifying health coverage in 2015.

Q: What do I need to do if I file federal taxes?

A: If you file your federal taxes, you will use the information on Form 1095-B as proof that you had health coverage in 2015. The last day to file your taxes or request an extension without risking a penalty is April 18, 2016.

Q: Is there someone who can help me file my federal taxes?

A: Here are some resources to help you file your taxes:

- You can get help from your local Taxpayer Assistance Center Office.

To find an office near you, visit:

<http://apps.irs.gov/app/officeLocator/index.jsp> or call 1-800-829-1040.

- You can get **free** tax assistance from your local Volunteer Income Tax Assistance (VITA) office or Tax Counseling for the Elderly (TCE) Program. This service is for people who generally make \$53,000 or less per year, persons with disabilities, the elderly, and limited English speaking taxpayers. To find the nearest center to your location, you may visit the locator website at: <http://irs.treasury.gov/freetaxprep/>.

If you need additional information about the Affordable Care Act and tax filing, you can visit the following websites:

- DHCS, Form 1095-B: <http://dhcs.ca.gov/1095>
- Federal Healthcare Exchange: www.healthcare.gov
- IRS, ACA: www.irs.gov/aca

Q: What if I only had health coverage for part of the year?

A: Unless you qualify for an exemption, you may get a tax penalty. Please refer to www.irs.gov/Affordable-Care-Act for more details on the taxes and the Affordable Care Act.

Q: What can I do if I think I will get a tax penalty?

A: Not everyone who did not have health coverage has to pay a penalty. There is also help if you cannot afford to pay the penalty or have other reasons why you cannot pay the penalty. If you think you may incur a tax penalty, please refer to the sites below to see if you qualify for an exemption.

- <https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee>
- <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>

If you need someone who can help explain the exemptions to you, you can also call the Medi-Cal 1095-B Helpdesk at 1-844-253-0883.

For questions regarding this notice:

- Visit the <http://dhcs.ca.gov/1095> website for more details.
- Call the Medi-Cal 1095-B Helpdesk at 1-844-253-0883. Or, for TTY, call 1-844-357-5709.