

TAX FILING 1095-B FORMS

2016 Frequently Asked Questions
for Tax Preparers and Customers



What health insurance coverage forms will I get for tax filing in 2016?

Vermonters may get one or more IRS forms about health insurance coverage.

These forms are sent to customers and to the IRS for reporting purposes. They show health insurance coverage for each month of the year, and any advanced premium tax credits received so individuals can reconcile their tax credits and find any shared responsibility provision (SRP) fees due:

- 1095-A forms: Vermont Health Connect (VHC) sends these to show which months customers were covered by one of their Qualified Health Plans (QHPs) and how much advance premium tax credit (APTC) they got, if any.
- **1095-B** forms: Vermont insurance carriers, Vermont's Medicaid offices, and other government agencies send these forms to show which months people had minimum essential coverage (MEC). This includes MEC from most categories of Medicaid/Dr. Dynasaur as well as Refugee Medical Assistance.
- 1095-C forms: Vermont large businesses send these forms to show whether they offered their employee minimum essential coverage (MEC) and to show which months their employee had health insurance coverage.

You may get one or more of any of these forms. Insurance companies, Medicaid and employers send Forms 1095-B and 1095-C by March 31. It depends on what kind of coverage your household had and if there were changes during the year.

What if my 1095-B shows Medicaid/Dr. Dynasaur coverage for different months than I thought I had it?

In most cases, you won't need a corrected 1095-B for tax filing if your information doesn't match what's on the form. That's because you won't use any information from the 1095-B form for tax filing, you only need to keep it for your records. If you changed over from a QHP to Medicaid/Dr. Dynasaur during the year (or from Medicaid/Dr. Dynasaur to a QHP), you may see an overlap of coverage on Forms 1095-A and B. This is normal. However, you can't get a premium tax credit (PTC) if you are eligible for or enrolled in other health insurance, except for back-dated Medicaid/Dr. Dynasaur coverage. If you think your Premium Tax Credit (PTC) may be impacted by 1095-A or 1095-B forms showing information that is not what you expected, **call Vermont Health Connect at 1-855-899-9600 (toll free).**

Need help?

Call 1-855-899-9600 (toll-free) or use our web form at <http://info.healthconnect.vermont.gov/contactus>

I experienced a life change during 2015 but didn't report it. Now that 2015 is over, what should I do?

Life changes are events like getting married, having a baby, becoming a U.S. citizen, adopting a child. Vermonters should report life changes to Vermont Health Connect within 30 days of the event. That way, you will get the coverage that's right for you and the right information for tax filing.

If you didn't report the change in 2015, report it now to make sure your 2016 coverage is right. Changes or differences to your last name, social security number, or date of birth will mean you need a new Form 1095. Most other life changes, like your address, tax household members (such as divorce) and income, won't require a new Form 1095 to file your taxes; you'll only need to put the updated information on your federal tax return.

Why can't I correct the Form 1095-B myself?

The information you file on your tax return needs to match the information the IRS gets from Vermont Health Connect. VHC is the "system of record." The IRS may audit your tax return if the information on it doesn't match information they got from VHC.

What if I think I should have received a 1095-B but did not?

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