

# TAX FILING 1095-B FORMS

Frequently Asked Questions  
for Tax Preparers and Customers



## What health insurance coverage forms will I get for tax filing during tax time?

You 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. This allows individuals to reconcile their tax credits and find any shared responsibility provision (SRP) fees due.

**1095-B forms:** Vermont insurance carriers, Vermont's Medicaid offices, and other government agencies send these forms to show the months during which people had minimum essential coverage (MEC). This includes MEC from most categories of Medicaid/Dr. Dynasaur as well as Refugee Medical Assistance.

## What do I need to do with Form 1095-B?

You don't need a 1095-B to file taxes, it is just for your records. Form 1095-B is your proof of those month(s) during the tax year in which you received qualifying health coverage. You should keep this form with your other tax documents.

If you file federal taxes, you can refer to Form 1095-B to answer questions about coverage during the year, or you can bring it with you if you use a tax preparer. If you do not file federal taxes, keep this document for your records.

## Do I need to wait until I receive IRS form 1095-B to file my federal taxes?

No. You do not need to wait until you receive the form before you file your taxes.

If the Internal Revenue Service (IRS) has questions about what you report on your taxes about your health coverage, they may later ask you for proof of coverage or other information.

## I received IRS form 1095-B but I don't normally file taxes. Do I need to file taxes now?

Receiving IRS Form 1095-B does not mean that you are required to file taxes. Visit [irs.gov/uac/Do-I-Need-to-File-a-Tax-Return](http://irs.gov/uac/Do-I-Need-to-File-a-Tax-Return) to find out if you are required to file. You can also visit <http://www.vermont211.org/>, or dial 2-1-1 anywhere in Vermont to find on-line, telephonic, or live help near you.

### **Need help?**

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

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

If you think the coverage months on your 1095-B is incorrect, call Vermont Health Connect at 1-855-899-9600.

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

Life changes are events like getting married, having a baby, becoming a U.S. citizen, or 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 during the year, report it now to make sure your coverage is correct for the following year. Changes, or differences in, your last name, social security number, or date of birth will mean you need a new Form 1095. Most other life changes, such as your address, tax household members (for example, as in 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 receives from Vermont Health Connect. The IRS may audit your tax return if the information on it doesn't match information they received from VHC.

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

**Call Vermont Health Connect at 1-855-899-9600 (toll-free).**

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