



What's Form 1095?

Form 1095 is a tax form that provides the IRS with proof that you had qualifying healthcare coverage (referred to as minimum essential coverage) during the year. It also shows whether or not you were offered affordable minimum essential coverage that met minimum value for the year. If you are offered healthcare coverage that meets these requirements, you are not eligible for a premium tax credit in the Health Insurance Marketplace (also known as the government Exchange). The form shows the months of the year that you and/or your dependents were offered or enrolled in qualifying healthcare coverage. Note that Form 1095 doesn't replace any state forms you may receive that provide proof of healthcare coverage.

There are three versions of this form—1095-A, 1095-B and 1095-C. Depending on your employment situation and healthcare coverage during the year, you may receive more than one Form 1095.

Eligible University System of Georgia (USG) participants will automatically receive a Form 1095. Keep this form with your other important 2016 tax documents.

Please see "How do the three versions of Form 1095 differ?" below to learn more.

Why do I need a Form 1095?

The form includes information to prove that you have adequate healthcare coverage (that is, minimum essential coverage or qualifying healthcare coverage) under the Affordable Care Act (ACA). Without this proof, you may be required to pay a fine (known as an individual shared responsibility penalty). If you enrolled in healthcare coverage through the government Exchange and received a premium tax credit, the Form 1095 will play a role in demonstrating whether or not you were eligible for the premium tax credit as explained above.

USG cannot offer legal or tax advice, so you may want to consult a legal or tax advisor for further guidance.

When should I expect to receive my form(s)?

As required by the ACA, forms for the 2016 tax year must be provided no later than March 2, 2017. Forms sent by mail will arrive in their own envelope, separate from other tax forms. Please allow a few days for delivery.

What if I lose my Form 1095 or don't receive it? How can I get another one?

If you have lost your Form 1095 or did not receive it, contact USG Shared Services Center at **1-855-214-2644** to request another form.

Part III of my Form 1095 is blank. Why doesn't my form show my healthcare coverage?

If you're not enrolled in healthcare coverage through USG (e.g., you're covered through your spouse's employer or your parent's plan), Part III is intentionally left blank. If you disagree with this determination, please contact USG Shared Services Center at **1-855-214-2644**.

Do I need to wait until I receive my Form 1095 to file my 2016 tax return?

No. If you were enrolled in qualifying healthcare coverage, simply check the applicable box on your 2016 return to confirm that you had qualifying healthcare coverage in 2016. Your Form 1095 will serve as your proof of coverage; keep it with your other important tax documents. Of course, if you receive your Form 1095 before your Form 1040 is due, you should use the Form 1095 to help complete your Form 1040.

How do the three versions of Form 1095 differ?

The main difference among the three forms is the party responsible for providing your healthcare coverage and sending out the corresponding version of Form 1095:

If You...	Then You...
Were, at any time during 2016, a full-time employee (regardless of whether or not you were enrolled in coverage) or a covered individual, such as a part-time employee, an individual with COBRA¹ coverage, a retiree not Medicare-eligible who was enrolled in qualifying healthcare coverage sponsored by your employer, or a dependent or family member who was enrolled in your employer's self-insured² qualifying healthcare coverage	Will receive Form 1095-C from your employer.
Enrolled in other healthcare coverage in 2016 (e.g., through your spouse's employer and not through your employer)	Will not receive a Form 1095-C from your employer, unless you were a full-time employee of your employer. If you were a full-time employee of your employer for any month of the 2016 calendar year, you will receive a Form 1095-C.
Enrolled in a fully insured² plan (e.g., an HMO³) during 2016	Will receive Form 1095-B from your healthcare carrier.
Enrolled in healthcare coverage during 2016 through the federal or state marketplace, and not an employer	Will receive Form 1095-A from the marketplace you enrolled through.
Fell into more than one of the categories above for 2016 (e.g., were covered by more than one healthcare plan during the year)	May receive multiple versions of Form 1095 (e.g., possibly more than one Form 1095-C if you worked for more than one employer or worked in different departments for the same employer).

¹COBRA, Consolidated Omnibus Budget Reconciliation Act.

²Whether you get a Form 1095-B, a Form 1095-C, or both, may depend on how your employer buys or provides healthcare coverage. On these forms, you may see references to "fully insured" and "self-insured" plans. In general, employers with fully insured plans purchase coverage from an insurance company, which pays employee healthcare claims and administers their plan(s). Employers with self-insured plans act as their own insurer by paying employee claims and only requiring outside assistance to help administer the plan(s).

³HMO, health maintenance organization.

If you have questions about any of these forms, please call the phone number listed in the top right corner of your Form 1095. You can also learn more at [irs.gov](https://www.irs.gov).

What if I still have questions?

If you have other questions or see something on Form 1095 that seems incorrect, please contact the USG Shared Services Center at **1-855-214-2644**.