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Form 1095-C: What You Need to Do with this Form

IRS Health Care Tax Tip 2016-23, February 24, 2016

[Español](#)

This year, you may receive one or more forms that provide information about your 2015 health coverage. These forms are 1095-A, 1095-B and 1095-C. This tip is part of a series that answers your questions about these forms.

[Form 1095-C](#), Employer-Provided Health Insurance Offer and Coverage Insurance, provides you with information about the health coverage offered by your employer. In some cases, it may also provide information about whether you enrolled in this coverage.

Here are the answers to questions you're asking about Form 1095-C:

Will I get a Form 1095-C?

- You will receive a Form 1095-C – which is a new form this year – if you were a full time employee working for an applicable large employer last year. An applicable larger employer is generally an employer with 50 or more full-time employees, including full-time equivalent employees.
- Even if you were not a full time employee, you will receive form 1095-C if your employer offered self-insured coverage and you or a family member enrolled in that coverage.
- You might get more than one Form 1095-C if you worked for more than one applicable large employer last year.

How do I use the information on my Form 1095-C?

- This form provides you with information about the health coverage offered by your employer and, in some cases, about whether you enrolled in this coverage.
- If you enrolled in a health plan through the Marketplace, the information in Part II of Form 1095-C could help determine if you're eligible for the premium tax credit. If you did not enroll in a health plan through the Marketplace, this information is not relevant to you.
- If there is information in Part III of Form 1095-C, review this information to determine if there are months when you or your family members did not have coverage. If there are months you did not have coverage, you should determine if you qualify for an [exemption](#) from the requirement to have coverage. If not, you must make an [individual shared responsibility payment](#).
- You are not required to file a tax return solely because you received a Form 1095-C if you are otherwise not required to file a tax return.
- Do not attach Form 1095-C to your tax return - keep it with your tax records.

What if I don't get my Form 1095-C?

- You might not receive a Form 1095-C by the time you are ready to file your 2015 tax return, and it is not necessary to wait for it to file.
- The information on these forms may assist in preparing a return. However, you can prepare and file your return using other information about your health insurance.
- The IRS does not issue and cannot provide you with your Form 1095-C. For questions about your Form 1095-C, contact your employer. See line 10 of Form 1095-C for a contact number.

Depending upon your circumstances, you might also receive Forms [1095-A](#) and [1095-B](#). For information on these forms, see our [Questions and Answers](#) about Health Care Information Forms for Individuals.

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