



# The Affordable Care Act & Form 1095-C

The Affordable Care Act (ACA) requires employers with at least 50 full-time workers to offer their employees' health insurance. As such, organizations that employ more than 50 people are required to report to the IRS on the health insurance, if any, offered to their full-time employees. Form 1095-C includes information about the health insurance coverage offered to you and, if applicable, your family and is sent to both employees and the IRS by Prince George's County Government.

## **I understand that I may receive a new health care tax statement from Prince George's County Government to help me prepare my individual income tax return. What is it?**

Form 1095-C, Employer-Provided Health Insurance Offer and Coverage. It shows whether the employer offered health insurance coverage and for how long. It may also detail the months of coverage you and any spouse and/or eligible dependents had during each month. You will only receive this form if you were enrolled in County - sponsored health or COBRA coverage, which provides minimum essential coverage, for at least one (1) day during the preceding calendar year.

## **What do I do with Form 1095-C?**

Keep this form with the materials you give to your tax preparer. If you prepare your own taxes, you may need to refer to this information as you prepare your return.

## **Should I wait for the form to prepare my income tax return?**

No, in most cases, you do not need to wait for the Form 1095-C in order to file your US Individual Income Tax Return (IRS Form 1040, 1040A, or 1040EZ). Most employees will know whether they had health coverage for a month and can simply check a box on their tax return to attest that they, their spouse (if filing jointly), and any eligible dependents had "minimum essential coverage" throughout the year.

## **Under what circumstances would I need the information on Form 1095-C to file my US Individual Income Tax Return?**

You will only need that information if you received an advance premium tax credit, wish to take the premium tax credit on your return, or if you had a gap in coverage of more than three (3) consecutive months.

## **How and when will I receive these forms?**

Form 1095-C for the 2019 health plan enrollment will be mailed to your home address listed in SAP by March 2, 2020, as required by the IRS. This form is not necessary for your 2019 tax filing.

## **Who can I contact for assistance or additional information?**

Please contact the Office of Human Resources Management, Benefits and Pensions Division by calling (301) 883-6381.

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