



FEBRUARY 2016 EMPLOYEES WILL RECEIVE IRS FORM 1095-C

IRS Forms 1095-C will be distributed to employees of the State of Rhode Island for the first time during February of 2016.

The federal Patient Protection and Affordable Care Act requires large employers to annually provide information about employer-sponsored health insurance coverage to full-time employees and people receiving the coverage. Full-time employees and any employee receiving health insurance coverage under the State employee health plan will receive IRS Form 1095-C during February 2016. This important form will be needed when completing federal income taxes for calendar year 2015.

Information from your 1095-C is required for completing your federal income taxes

FAQs Available:

Office of Employee Benefits website
www.employeebenefits.ri.gov

Office of Accounts and Control website
<http://controller.admin.ri.gov>

If you have questions, please call
(401) 222-5494*



***DISCLAIMER:** The State of Rhode Island cannot provide you tax advice or guidance. For questions about how to use the information contained in your 1095-C, please consult with a tax expert.



IRS Form 1095-C Frequently Asked Questions

What is Form 1095-C?

The Affordable Care Act (ACA) includes both the individual mandate and the employer mandate. The individual mandate requires that most Americans have qualifying healthcare coverage or potentially face a fine. The employer mandate requires employers with 50 or more full-time equivalent employees to offer healthcare coverage to their full-time employees or potentially face a fine. Much like the Form W-2 is used to determine whether or not you owe taxes, the IRS will use the information reported from your Form 1095-C to determine whether you (or your employer) may have to pay a fine for failing to comply with the ACA.

The Form 1095-C contains information about your healthcare coverage that will be required when completing your tax return. Think of the form as your “proof of insurance” for the IRS. Similar to Form W-2, taxpayers will use the information from Form 1095-C when completing their federal tax returns. Questions on how to prepare your returns using the information on Form 1095-C should be directed to a tax professional or the IRS. The State of Rhode Island cannot provide tax preparation advice.

When will Form 1095-C be issued?

The State is required to distribute Form 1095-C to all full-time employees, any employee receiving health insurance coverage, and any non-employee primary insureds by March 31, 2016, but the State anticipates issuing and distributing Form 1095-C during February 2016.

Why did I get a Form 1095-C?

If you were a full-time employee of the State working an average of 30 or more hours per week or were enrolled in health insurance coverage through the State employee health plan (including early retiree and COBRA coverage) at any time during 2015, you will receive a Form 1095-C. You'll need this form to complete your tax return for the 2015 tax year.

Why didn't I get a Form 1095-C?

If you were not full-time (working an average of 30 or more hours per week in any month) and were not enrolled in health insurance coverage through the State employee health plan at any time during 2015, you should not receive a Form 1095-C. You may also not receive a 1095-C if you were not the primary insured. For example, you should not receive a form if you were listed as a spouse or dependent under another family member's plan.

Will I be fined if I didn't receive a Form 1095-C?

If you didn't have qualifying health insurance during the 2015 calendar year and you do not qualify for an exemption, you may be subject to a fine when you file for your 2015 tax return. You can use the IRS Health Coverage Exemptions Form 8965 to find out if you qualify for an exemption. Please visit www.irs.gov and www.healthcare.gov to learn more.

After reviewing the IRS instructions, I believe an item on my Form 1095-C may be incorrect. What do I do?

The Office of Employee Benefits has set up a 1095-C hotline at (401) 222-5494. Please note that the State of Rhode Island cannot provide tax preparation advice. Therefore, questions directed to the Office of Employee Benefits should only be related to health insurance coverage.

I misplaced or never received my Form 1095-C, how do I obtain a copy?

You may request another copy by contacting the Office of Employee Benefits 1095-C hotline at (401) 222-5494.

Note: 2015 is the first year for which Form 1095-C is being issued by the State of Rhode Island. Forms for prior years are not available.