

## IRS 1095 Tax Forms — Frequently Asked Questions

You may have received or will soon be receiving an IRS 1095 tax form. The purpose of this form is to help you verify that you had minimum essential health care coverage during the previous calendar year. You may be required by the Affordable Care Act to verify your health care coverage when you file your federal tax return.

The following is intended to provide answers to general questions about 1095 tax forms. You should consult your tax advisor and <u>refer to the 1095 Q&A on the IRS website</u> for more information about the use of the 1095 forms.

## Who is issuing me a 1095 form?

The 1095 forms are issued by the federal government, insurers, and employers. You may receive different forms depending on whether you purchase health insurance individually through the Health Insurance Marketplace at HealthCare.gov or directly from an insurer, or if you are covered under a group health plan sponsored by an employer.

You should consult your tax advisor and <u>refer to the 1095 Q&A on the IRS website</u> for more information about the 1095 forms.

#### When will AmeriHealth issue 1095 forms?

AmeriHealth will begin mailing IRS 1095-B tax forms beginning January 20,2020. All subscribers who are receiving a 1095-B form should receive it by the end of January.

### What should I do if I receive an incorrect 1095 form?

If you received a 1095-B from AmeriHealth with a missing SSN or if you think an SSN is incorrect, you may download a 1095-B SSN Correction Form at <a href="mailto:ameriHealth.com/1095">ameriHealth.com/1095</a>. Please note that in order to protect your privacy, the 1095-B includes only the last four digits of an SSN. The correction form includes instructions on how to complete and return the form to AmeriHealth.

## What should I do if I did not receive a 1095 form or I need a duplicate copy?

You can now download your 1095-B tax form from your <u>amerihealthexpress.com</u> member portal account. Simply go to the Resource Center in your account and click on the Tax Forms section to download your 1095-B tax form. You can also contact the Customer Service number located on the back of your member ID card to request your form.

For questions regarding the receipt of a 1095-A or 1095-C form or a request for a duplicate copy, you should contact the issuer at the phone number or email address printed on the form.

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### What if I changed employers or health insurance plans during the calendar year?

You may receive more than one 1095 form if you had health care coverage from more than one issuer during the calendar year. This is similar to receiving more than one W-2 if you have multiple employers.

#### What information is included on the 1095 form?

The 1095 form includes the SSNs and names of covered individuals, the months of coverage for each individual listed, and the name of the issuer (e.g. employer name). To ensure that our members' personal information is protected, the 1095-B form issued by AmeriHealth includes only the last four digits of an SSN.

## What do I need to do with the 1095 form(s) I received?

When you file your federal income tax return, you can use the 1095 form(s) to verify that you and anyone enrolled in your plan had coverage for each month during the calendar year. Please consult your tax advisor and <u>refer to the 1095 Q&A on the IRS website</u> for information about the use of the 1095 form(s).

# What if my enrolled dependent(s) files a separate tax return?

You should consult your tax advisor and <u>refer to the 1095 Q&A on the IRS website</u> for information about the use of the 1095 form(s) for dependents covered under your AmeriHealth plan.

## What do I do if I have a question about the 1095 form(s) I received?

You should contact the issuer at the phone number or email address printed on the form. We also encourage you to consult your tax advisor and <u>refer to the 1095 Q&A on the IRS website</u> for guidance.