



Beginning last year (2015), the Affordable Care Act (also known as ACA or Obamacare) required certain employers to report healthcare insurance coverage for the following employees:

- Full-time benefit eligible employees and their dependents.
- Part-time, substitute and temporary employees who are not benefit eligible, but worked at least 130 hours within a calendar month.

The Internal Revenue Service (IRS) created Form 1095-C to serve as the reporting instrument.

For additional information, please visit https://www.irs.gov/affordable-care-act/questions-and-answers-about-health-care-information-forms-for-individuals?_ga=1.65125870.1739208655.1449173937

(If the link does not open, please copy and paste it into your browser)

You may also visit the Benefits Department website at www.browardschools.com/benefits.

Affordable Care Act (ACA)
Requirement for the
issuance of the 1095-C Form

Employees will begin
receiving the 1095-C Form
no later than:

February 24, 2017

Additional communications
will be forthcoming

FAQ's
See Attached

No action is required by
employees

BENEFITS DEPARTMENT

7770 W. Oakland Park Blvd.
Sunrise, FL 33351
754-321-3100

www.browardschools.com/benefits

Affordable Care Act 2016 Form 1095-C Requirements

Frequently Asked Questions (FAQ's)

OVERVIEW

Beginning last year (2015), the Affordable Care Act (also known as ACA or Obamacare), required certain employers to report healthcare insurance coverage for the following employees:

- Full-time benefit eligible employees and their dependents.
- Part-time, substitute and temporary employees who are not benefit eligible, but worked at least 130 hours within a calendar month.

The Internal Revenue Service (IRS) created **Form 1095-C** to serve as the reporting instrument.

FAQ's

1. What is a Form 1095-C?

The 1095-C Form is a tax form that is sent to you by your employer that includes information about your healthcare insurance coverage. All eligible employees will receive this form. It serves as a ***“proof of insurance statement”*** that shows the IRS that you have been properly covered by your employer. You will take information from it to use in your tax filing, similar to how you take information from your W-2 form and transfer it to your tax forms.

Eligible employees who decline to participate (Opt-Out) in their employer's health plan will still receive a 1095-C Form. The form identifies:

- The employee and the employer information
- Which months during the year the employee was eligible for coverage
- The cost of the lowest monthly premium the employee **could have** paid under the plan
- Covered Dependents, where applicable

A copy of the 2016 1095-C form is pictured below:

2. **Why am I receiving Form 1095-C?**

As part of the Healthcare Reform law, the ACA requires employers to issue Form 1095-C to its eligible employees.

3. **When will I receive my Form 1095-C?**

The IRS has extended the deadline for employers to provide the 1095-C Form to **March 2, 2017**; however, **you should receive your 1095-C Form no later than February 24, 2017.**

4. **What do I do with my 1095-C Form once I receive it?**

Your 1095-C Form will contain information that you will transfer to your 1040, 1040A or 1040EZ tax form. You *do not* need to submit Form 1095-C with your tax return. In fact, most people will only have to check a box on their 1040s stating that they (and their dependents, if applicable) were covered by their employer for the year 2016.

5. **Where can I obtain additional information about Form 1095-C?**

You can obtain additional information on Form 1095-C on the IRS website:

https://www.irs.gov/affordable-care-act/questions-and-answers-about-health-care-information-forms-for-individuals?_ga=1.65125870.1739208655.1449173937

(If the link does not open, please copy and paste it into your browser)

6. **Who can I contact if I have questions?**

You may contact the Benefits Department at 754-321-3100 or via email

at benefits@browardschools.com.