

Form 1095 Frequently Asked Questions (FAQs)

Does Form 1095 replace my W-2?

No. Form 1095 is a new tax form that does not replace your W-2 or any other tax documents. It is related to your health coverage. For more information you can visit the [IRS website](#) or consult with a qualified tax advisor if you have questions about filing your tax return.

Isn't my health coverage information already included on my W-2 using Box 12, code DD?

The information included on your Form W-2, Box 12, code DD only states the total cost of employer-sponsored health insurance you actually enrolled in during a single calendar year. It does not show the months in which you enrolled in coverage or the lowest cost employee-only coverage offered to you. Forms 1095-B and 1095-C show information on a monthly basis and include information about the lowest cost employee-only coverage *offered* to you, not information about the coverage you may have actually enrolled in (unless you enrolled in the lowest cost employee-only coverage). Thus, your Form W-2 contains different information from your Forms 1095-B and 1095-C.

What is a Form 1095-C?

The Form 1095-C is titled "[Employer-Provided Health Insurance Offer and Coverage](#)." It is a tax form (new in 2015) you will receive from any employer required to offer health insurance coverage to you, your spouse, and/or other dependents for all or a portion of the tax year, whether you enrolled in the employer's coverage or not. You will use Form 1095-C to help complete your income tax return(s).

What information is listed on the Form 1095-C?

Form 1095-C simply describes what medical insurance coverage was made available to you.

There are three parts to the form:

- Part I includes information about you and your employer.
- Part II includes information about the coverage your employer offered to you and your dependent(s).
- Part III includes information about individuals enrolled in coverage and indicates which month you and/or your family member(s) enrolled in coverage for any day in a particular month.

What is a Form 1095-B?

The 1095-B is titled "[Health Coverage](#)". It is a tax form (new in 2015) distributed to individuals enrolled in a fully insured medical plan, such as the graduate student employee health plan. The form is used to verify on your tax return(s) that you and your dependents have at least [minimum essential coverage \(MEC\)](#). You will use Form 1095-B to help complete your income tax return(s).

What information is listed on the Form 1095-B?

Form 1095-B provides details about your actual insurance coverage, including any dependents covered by your insurance and the period of coverage.

There are four parts to the form:

- Part I includes information about you
- Part II includes information about your employer
- Part III includes information about the issuer of coverage (BlueCross BlueShield of Texas)
- Part IV includes information about dependents enrolled in coverage

Who will get a Form 1095-C?

Form 1095-C will be mailed to all benefit-eligible full-time (those who worked an average of 30 hours or more per week) A&M System faculty, and staff who worked all or part of the year, to retirees who are enrolled in an A&M System health plan, and to recipients of COBRA or survivor insurance.

Why did I get a Form 1095-C?

The System is required to send the form to individuals who meet the eligibility criteria as part of its reporting obligations under the ACA. You may need to submit information from the 1095-C as part of your federal tax return.

Why did I get a Form 1095-B?

Individuals who had medical coverage through Academic Health Plans (AHP) during Calendar Year/Plan Year will receive Form 1095-B. If you covered your dependents on your AHP, they will be included on this form. The IRS requires Form 1095-B be sent out by BlueCross BlueShield of Texas (the insurance company that underwrites the Graduate Student Employee Health plan administered by AHP) rather than the System.

You will need to submit information from the 1095-B as part of your federal tax return.

Why did I get more than one Form 1095?

If you were enrolled in the Graduate Student Employee Health plan during the calendar year, you will receive both a Form 1095-C from the Texas A&M University System and a Form 1095-B from BlueCross BlueShield of Texas to assist with filing your tax return.

Can I get a copy of the Form 1095-C or 1095-B sent to my e-mail address?

You can log into [Single Sign On \(SSO\)](#) to give consent to receive an electronic copy (e-copy) of the form and you will be notified via e-mail when your Form 1095-C is available online. Otherwise, the 1095-C will be sent to your home address on file in SSO.

Form 1095-B will not be available in electronic format. BlueCross BlueShield of Texas will distribute all 1095-B forms via the United States Postal Service, to the home address on file with Academic Health Plans (AHP).

Can I file my taxes before I receive Form 1095?

Please contact a qualified tax advisor if you have questions about when or how to file your tax return.

How will I use the 1095 to complete my tax return?

When completing your federal tax return you will need to indicate whether or not you had minimum essential coverage for all of the year or qualified for a health coverage exemption. If not, you may owe a tax penalty call an "[Individual Shared Responsibility Payment](#)."

Form 1095-C and 1095-B both report whether you and any dependents had qualifying health coverage through the Texas A&M University System. Form 1095-C also reports information to the IRS about the cost of the health coverage options available to you as a System employee.

Please consult with a qualified tax advisor if you have questions about filing your tax return.

What should I do with the Form 1095?

It is important that you do not discard the Form 1095 once you receive it. You will use Form 1095 to help complete your income tax return(s) and it is your “proof of coverage” for the [ACA Individual Shared Responsibility Provision](#). You should keep your Form 1095 with all of your tax records as supporting documentation.

Will I need to submit my 1095 with my tax return?

Please consult with a qualified tax advisor if you have questions about filing your tax return.

Why doesn't the amount on the Form 1095-C match the monthly premium I pay for medical insurance?

Box 15 of Form 1095-C shows how much you would have paid per month for single coverage under the least expensive A&M Care plan available to you. The IRS requires the System to report this information to demonstrate the affordability of your health plan options. It will not reflect your actual monthly premium if you chose a higher-cost plan or covered any dependents. These amounts listed in Box 15 are not intended to match the amounts of actual deductions displayed on your statement of earnings.

Will my dependents that I cover on my health plan each get their own Form 1095?

Although the form does include information about covered dependents, you will not receive a separate Form 1095 for each of your dependents. Form 1095 will only be distributed to individuals who were eligible for health benefits. You may provide a copy to any covered family member for their tax records.

What if one of my dependents that I cover on my health plan is filing his/her own income tax?

Please share the information with any listed covered dependents who will be filing a tax return separate from you. You can go to Single Sign On and print a copy of Form 1095 for your dependents.

I need a reprint/a new copy of my Form 1095-C. Who can help me?

If you consented to get an electronic copy of the Form 1095-C, you can log back into Single Sign On and print as many copies as you need.

For individuals who received their Form 1095-C via United State Postal Service, a copy of you 1095-C will be available on Single Sign On. You can log in then and print as many copies as you need.

I need a reprint/new copy of my Form 1095-B. Who can help me?

Please contact BlueCross BlueShield of Texas at 1-855-267-0214 to get a duplicate form mailed to you.