



## Maine Municipal Employees Health Trust

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To: Health Trust Participating Employers  
From: Anne Wright, Director, MMEHT  
Date: February 12, 2016  
Re: Forms 1095 and Filing Taxes

By now, you may now that I like to spend my Fridays writing ACA updates to send out at the end of the day. This often means spending some time on the IRS website looking for information that I can share with all of you. Today, the IRS did not disappoint.

We have received a lot of calls recently from employees who are concerned that they have not yet received their **Forms 1095-B** from the **Health Trust**. Employees who work at least 30 hours per week for an **Applicable Large Employer** (i.e., one with 50 or more full-time plus full-time equivalent employees) may also be concerned if they have not yet received a **Form 1095-C** from their **employer**. The IRS recently extended the deadline for insurers, plan sponsors, and large employers to send out these forms, until March 31.

The Health Trust is working with its eligibility vendor to produce Forms 1095-B for everyone who was covered by a Health Trust health plan in 2015. We expect that these forms will be ready to go out in the mail by the end of February. If you meet the definition of an Applicable Large Employer, you have until March 31 to provide the Forms 1095-C to all of your full-time employees, and until June 30 to file them with the IRS, as long as you are filing electronically (May 31 if not filing electronically).

Some employees have been told by their tax preparers that they need these forms in order to file their 2015 tax returns. While the information provided in these forms is certainly useful, the IRS has made it very clear that **taxpayers should not file these forms with their tax returns**.

Here are some excerpts from the IRS website addressing this issue. You may wish to refer your employees to this website if they have questions about the Forms 1095-B and 1095-C, or how to file their tax returns without these forms.

### ***Questions and Answers about Health Care Information Forms for Individuals (Forms 1095-A, 1095-B, and 1095-C)***

*Because of the health care law, you might receive some new forms this winter providing you with information about the health coverage you had or were offered in 2015. The information below is intended to help individuals understand these new forms, including who should expect to receive them and what to do with them.*

#### **The Basics**

##### ***1. Will I receive any new health care tax forms in 2016 to help me complete my tax return?***

*Starting early in 2016, you may receive one or more forms providing information about the health care coverage that you had or were offered during the previous year. Much like Form W-2 and Form 1099, which include information about the income you received, these new health care forms provide information that you may need when you file your individual income tax return. Also like Forms W-2 and 1099, these new forms will be provided to the IRS by the entity that provides the form to you.*

*The new forms are:*

- [Form 1095-A](#), Health Insurance Marketplace Statement. The Health Insurance Marketplace (Marketplace) sends this form to individuals who enrolled in coverage there, with information about the coverage, who was covered, and when.
- [Form 1095-B](#), Health Coverage. Health insurance providers (for example, health insurance companies) send this form to individuals they cover, with information about who was covered and when.
- [Form 1095-C](#), Employer-Provided Health Insurance Offer and Coverage. Certain employers send this form to certain employees, with information about what coverage the employer offered. Employers that offer health coverage referred to as “self-insured coverage” send this form to individuals they cover, with information about who was covered and when.

## **2. When will I receive these health care tax forms?**

The deadline for insurers, other coverage providers and certain employers to provide Forms 1095-B and 1095-C has been extended to March 31, 2016. Individual taxpayers will generally not be affected by this extension and should file their returns as they normally would.

### **How the Forms Relate to Your Tax Return**

#### **14. Can I file my tax return if I have not received any or all of these forms?**

You do not have to wait for either Form 1095-B or 1095-C from your coverage provider or employer to file your individual income tax return. You can use other forms of documentation, in lieu of the Form 1095 information returns to prepare your tax return. Other forms of documentation that would provide proof of your insurance coverage include:

- insurance cards,
- explanation of benefits
- statements from your insurer,
- W-2 or payroll statements reflecting health insurance deductions,
- records of advance payments of the premium tax credit and
- other statements indicating that you, or a member of your family, had health care coverage.

If you and your entire family were covered for the entire year, you may check the full-year coverage box on your return. If you or your family members did not have coverage for one or more months of the calendar year, you may claim an exemption or make an individual shared responsibility payment.

You will not need to send the IRS proof of your health coverage. However, you should keep any documentation with your other tax records. This includes records of your family’s employer-provided coverage, premiums paid, and type of coverage.

#### **16. Should I attach Form 1095-A, 1095-B or 1095-C to my tax return?**

No. Although you may use the information on the forms to help complete your tax return, these forms should not be attached to your return or sent to the IRS. The issuers of the forms are required to send the information to the IRS separately. You should keep the forms for your records with your other important tax documents.

Please feel free to share this update with your employees, especially if they are concerned that they have not yet received a Form 1095-B or 1095-C.

### **Information for Employers**

We have heard from a number of Health Trust participating employers, requesting information on which of their employees will be receiving a Form 1095-B, and which employees (and their dependents) were covered under a Health Trust health plan in 2015. In an effort to assist as many of these employers as possible, we will be making available a spreadsheet for each employer who requests it, showing information related to their particular employees. This information will be emailed to requesting employers, in a password-protected excel spreadsheet. As with the Forms 1095-B, we hope to have this information available in mid-February.

We will email one spreadsheet to each requesting employer, to either the Town or City Manager, Executive Director, Finance Director, or Human Resources Director (whichever is appropriate). If you wish to receive a copy of this spreadsheet for your employer group, or if you wish to designate someone to receive the spreadsheet, please send me an email with the subject line "ACA 1095 Reporting Spreadsheet". All email requests should be sent to me at [awright@memun.org](mailto:awright@memun.org).

Have a great weekend – and a very Happy Valentine's Day!



*Please note that the Maine Municipal Association and the Maine Municipal Employees Health Trust are sharing this information to assist you with your compliance planning. We recommend that you contact your legal counsel with specific questions relating to this law.*