

THE LOCAL CHOICE E-NEWS

Department of State and Local Health Benefits Programs

February 10, 2016

Form 1095-C and Form 1094-C – Affordable Care Act (ACA) Reporting for 2015

Form 1095-C is the IRS form that provides information regarding health coverage for the participant and their covered dependents. If your group signed a Reporting Agreement with The Local Choice (TLC), DHRM will prepare and mail calendar year 2015 Form 1095-C forms beginning March 1 to the health care participants listed on the latest ACA Reconciliation Report. That report will be posted to your Hurman folder over the weekend of February 13-14. Form 1094-C will be filed electronically with IRS by the end of April based on the information you recently certified to DHRM.

- Form 1095-C will show only the months the participant was eligible for coverage. If your group has a probationary waiting period for new hires, the waiting period will not be reflected on the Form 1095-C.
- Form 1095-C will not be prepared for participants for whom you failed to offer coverage. Submit an enrollment form to TLC when coverage is offered, even if the offer is declined.
- Taxpayers are not required to send the IRS the 1095-C form or any other proof of health care coverage when filing their 2015 tax returns. However, it's a good idea to keep these records on hand to verify coverage:
 - Form 1095-C information forms,
 - 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.
- This IRS website may be helpful to employees with questions: [Affordable Care Act and Taxes - At-A-Glance](#).
- If a participant has not received a Form 1095-C by mid-March, please check their address on your Enrollment Report and contact tlc@dhrm.virginia.gov to have a duplicate issued.