

# AFFORDABLE CARE ACT (ACA) IRS FORMS 1095-B and -C FREQUENTLY ASKED QUESTIONS

# What is the purpose of Form 1095-C?

The County of Los Angeles is required under the Affordable Care Act (ACA) to track whether employees are full-time and whether they were offered medical coverage that is both affordable and provides Minimum Essential Coverage (MEC). Form 1095-C documents that an employee worked full-time and whether he/she was offered MEC medical insurance in 2016. (All of the County's medical plans meet the minimum essential coverage required by the ACA).

# FORM 1095-C - THIS FORM COMES FROM THE COUNTY

# Q1: Do I need the forms to file my 2016 Income Tax?

No. You do not need Form 1095-B or -C to file your 2016 tax return. These forms are for your recordkeeping purposes only.

## Q2: Will all employees receive Form 1095-C?

Form 1095-C will be mailed to those employees that: 1) worked an average of 30 hours per week from October 1, 2014 through September 30, 2015, or 2) were hired as a full-time employee on or after October 1, 2015.

## Q3: When will I receive a Form 1095-C?

You should receive Form 1095-C from the County by January 31, 2017. If you do not receive your form, you will be able to get a duplicate copy starting January 31, 2017. Just log on to <u>mylacountybenefits.com</u>, and select "My Form 1095-C," located under the "my resources" menu to print a duplicate copy. Or, contact the Employee Benefits Hotline at 213-388-9982, starting January 31, 2017.

# Q4: What if the information on Form 1095-C is incorrect?

If your personal information is incorrect (such as Social Security number, date of birth, or address), contact your personnel office. If Section III is incorrect for non-represented employees enrolled in the County's Anthem Blue Cross medical plans, contact the Employee Benefits Hotline at 213-388-9982.

# Q5: What happens if I changed employers in 2016?

You should receive a Form 1095-C from your previous employer, and another Form 1095-C from the County.

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## What is the purpose of Form 1095-B?

Medical plans are also required to mail Form 1095-B to their members. The form documents each month employees and their enrolled dependents had coverage in 2016. For non-represented employees enrolled in the County's Anthem Blue Cross medical plans, this information will be reported in Section III of Form 1095-C.

#### FORM 1095-B - THIS FORM COMES FROM YOUR MEDICAL PLAN

## Q1: Will all employees receive Form 1095-B?

No. If you were not enrolled in a County medical plan, such as waiving or declining medical coverage, or you were enrolled in the Anthem Blue Cross medical plans, you will not receive a Form 1095-B.

## Q2: When will I receive Form 1095-B?

You should receive this form from your medical plan by January 31, 2017. If you do not receive your form and want a duplicate copy, contact your medical plan at the phone number listed below.

## Q3: What if the information on Form 1095-B is incorrect?

If a dependent is missing on the form, the months of coverage are incorrect, or personal information is incorrect (such as Social Security number, date of birth, etc.), you must contact your medical plan directly. The phone number for your medical plan is listed below.

## Q4: What happens if I changed employers or medical plans in 2016?

You should receive Form 1095-B from your previous medical plan, and another Form 1095-B from your current County medical plan.

## Q5: Why didn't Anthem Blue Cross send me a Form 1095-B?

Non-represented employees enrolled in the County's Anthem Blue Cross medical plan will not receive the Form 1095-B. Their coverage and dependents will be reported in Section III of the Form 1095-C mailed by the County.

| CONTACT INFORMATION                                                                                                                                         | PHONE NUMBER |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| ALADS/Anthem Blue Cross                                                                                                                                     | 800-842-6635 |
| Anthem Blue Cross (County Benefits Hotline)                                                                                                                 | 213-388-9982 |
| CAPE/Blue Shield                                                                                                                                            | 800-487-3092 |
| CIGNA                                                                                                                                                       | 800-842-6635 |
| Fire Fighters Local 1014                                                                                                                                    | 800-660-1014 |
| Kaiser Permanente                                                                                                                                           | 800-464-4000 |
| UnitedHealthcare                                                                                                                                            | 800-367-2660 |
| Employee Benefits Hotline                                                                                                                                   | 213-388-9982 |
| ADDITIONAL RESOURCES                                                                                                                                        |              |
| For more information on Form 1095-B or 1095-C, visit<br>https://www.irs.gov/Affordable-Care-Act/Questions-and-Answered<br>Information-Forms-for-Individuals |              |