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**IRS Form 1095-C for Calendar Year 2016  
Statement of Employer-Provided Health Insurance Offer and Coverage**

As part of the Patient Protection and Affordable Care Act applicable large employers (ALE) are required to send Form 1095-C to employees who meet specified criteria. The form will contain detailed information about your health care coverage. **It is important to keep the form with your tax records.**

**Frequently Asked Questions and Answers about the Form 1095-C**

On or before March 2, 2017, some employees will receive the 1095-C form that will contain detailed information about their health care coverage. We have created this FAQ document to provide a better understanding of the form and what to do when/if you receive one.

**1. What is a Form 1095-C?**

The 1095-C contains detailed information about the health care coverage provided by UT Dallas. If you were eligible or enrolled in health care coverage from UT Dallas or worked an average of 30 or more hours per week, or were considered a full-time employee at any point in 2016, then you should receive a 1095-C. The information from the form will be used to determine whether you will pay a penalty for failing to have health care coverage as required by the Patient Protection and Affordable Care Act. Think of the form as your “proof of insurance” or “Benefits W2” for the IRS.

**2. Who receives a Form 1095-C?**

Employees who worked an average of 30 or more hours per week or were eligible or enrolled in the health insurance through UT Dallas at any time during 2016 should receive a 1095-C. The information on the form will be your documentation to prove your insurance coverage status and will serve as your supporting documentation for your records. You do not need to send this form with your tax return.

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

The forms will be distributed by Equifax, a UT Dallas vendor, before March 2, 2017. The Internal Revenue Services (IRS) has extended the deadline for employers to provide the forms to eligible employees, retirees, surviving dependents and COBRA participants from January 31, 2017, to March, 2, 2017. If you believe you should have received a 1095-C but did not, please send an email to [benefits@utdallas.edu](mailto:benefits@utdallas.edu).

**4. Why did I get more than one Form 1095-C?**

If you worked at more than one company or organization during 2016 and were full time or enrolled in health insurance at each company, you may receive a 1095-C from each company/employer.

**5. Why didn't I get a Form 1095-C?**



If you were not full-time (worked an average of 30 or more hours per week) and not eligible or enrolled in health care coverage through UT Dallas at any time during 2016, you should not receive a 1095-C. You may also not receive a 1095-C if you were not the primary insured.

**6. Will I be fined if I did not receive a Form 1095-C?**

If you don't have qualifying health insurance and do not qualify for an exemption, you may be subject to a fine by the IRS when you file your income tax. In some cases you can claim a health care coverage exemption. You can use the IRS Health Coverage Exemptions (Form 8965) to find out if you qualify. Please visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov) to learn more.

**7. What information is on the Form 1095-C?**

There are three parts to the form:

- Part 1 reports information about you and your employer.
- Part 2 reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3 reports information about the individuals covered under your plan, including dependents.

**8. How will the Form 1095-C impact my taxes?**

If you did not have health care coverage during 2016 and do not qualify for an exemption, you may be subject to a fine when you file for your 2016 tax return. If there is a discrepancy in the information that you and your employer report to the IRS about the health care coverage offered to you, your tax return may be delayed.

**9. Do I need my Form 1095-C and my W-2 to file my taxes?**

Since the IRS recently extended the deadline for employers to furnish the form to employees by March 2, 2017, the IRS confirms that taxpayers do not need to wait until they receive a 1095-C form to file their taxes. Taxpayers comply with minimum essential coverage filing requirements if they simply check a box on their 1040 if they had coverage for the year; they do not need to file any evidence of coverage with their tax forms. Keep the 1095-C form for your income tax records.

**10. What if I have questions?**

If you have additional questions about your 1095-C, please email [benefits@utdallas.edu](mailto:benefits@utdallas.edu). You may also visit [www.irs.gov](http://www.irs.gov) or [www.healthcare.gov](http://www.healthcare.gov).