



School Insurance Specialists

EMPLOYEE FREQUENTLY ASKED QUESTIONS

WHAT IS A 1095-C FORM?

The 1095-C is an employee statement that describes a full-time employee's coverage options through an employer-sponsored plan.

DO I NEED THE 1095-C FORM TO FILE MY INDIVIDUAL INCOME TAXES?

No, employees do not need the 1095-C to file their individual income taxes. However, employees must be able to specify which months, if any, they were enrolled in health insurance coverage.

WILL I RECEIVE A 1095-C?

Only if you were a full-time employee for any month in the preceding calendar year or enrolled in the district's self-funded medical plan.

IS THE 1095-C THE ONLY NEW FORM THAT I WILL RECEIVE THIS YEAR?

Not necessarily. If you are enrolled in a district health plan, you may receive a 1095-B form from the insurance carrier, describing the coverage that you were enrolled in and indicating the months in which you were enrolled. Also, if you are enrolled in an Individual Marketplace plan, you may receive a 1095-A form from the Marketplace, describing the coverage that you were enrolled in and indicating the months in which you were enrolled.

WHAT DO I NEED TO DO WITH THE 1095-C FORM?

The 1095-C serves as proof that you, your spouse, and dependents were covered under a health insurance plan in the previous calendar year. You should not file the form with your individual tax return. It should be kept for your tax records.

HOW WILL I RECEIVE THE 1095-C?

The district will mail the 1095-C to the address that each employee has on file.

WHEN CAN I EXPECT TO RECEIVE THE 1095-C?

The deadline for providing 1095-C forms to all full-time employees is March 4.

WHY IS PART III OF THE 1095-C BLANK?

Only self-funded districts, those without a health insurance carrier like Blue Cross Blue Shield, must complete that part of the form. Therefore, your district is likely fully-insured through an insurance carrier who is responsible for reporting who was enrolled in the district's health plan. In that instances, you can expect to see enrollment information on a 1095-B form.