

## FAQ's on Tax Forms Required by the Affordable Care Act

We have compiled a list of Frequently Asked Questions about three tax forms ([1095-B](#), [1095-C](#) and [MA 1099-HC](#)) required by the Affordable Care Act (ACA) that you may find to be of help as a reference.

### *Q. What is the Affordable Care Act (ACA)?*

The Patient Protection and Affordable Care Act (PPACA), commonly called the Affordable Care Act (ACA), is a federal statute signed into law in 2010. In the past few years, ACA has provided multiple enhancements under medical plans such as coverage of annual wellness/preventive visits at no additional cost to the member, removal of pre-existing condition limitation (i.e. health insurers cannot charge more or deny coverage for a health problem you had before the date new health coverage starts), allowing dependent children to continue on their parent's medical insurance plan up to age 26 etc.

Beginning in 2016, ACA also requires employers with 50 or more full-time equivalent employees (FTE), like Simmons, to report information annually to medical plan eligible employees and also to the government.

### *Q. What are the three tax forms you could receive relating to medical insurance?*

The three tax forms are Form 1095-C, 1095-B, and MA 1099-HC.

- **Form 1095-C:** If you were an eligible employee in CY15, you will receive a **Form 1095-C** from Simmons College.
- **Form MA 1099-HC** and **Form 1095-B:** If you were a member of the BCBSMA's medical plan with Simmons during CY15, you will receive **Form MA 1099-HC** (if you are a MA resident) and **Form 1095-B** from BCBSMA.

### *Q. What is Form 1095-C?*

Form 1095-C is a tax form that is sent to eligible employees by Simmons that informs the IRS about the type of medical coverage that was offered to you as an eligible employee at Simmons. It references whether an offer of Minimum Essential Coverage (MEC) was made to full-time employees, if that coverage meets Minimum Value (MV) and if it is affordable per the ACA.

### *Q. Who will receive Form 1095-C?*

Form 1095-C will be mailed to all eligible Simmons employees:

- Who were Full-Time per the ACA (i.e worked more than 130 hours for one or more calendar months of 2015), including variable hour employees such as adjunct faculty and student workers, regardless of whether you were offered medical insurance or enrolled in a Simmons medical plan.
- Who were Part-Time working less than 130 hours in one or more calendar months of 2015, but enrolled in the Simmons's medical plan.

***Q. When and how will I receive Form 1095-C?***

Simmons has contracted with a third party vendor to produce and mail this form to individuals. The **form will be postmarked on or before March 31<sup>st</sup>**. The return address will be Simmons College and the envelope will note "Important Tax Information Enclosed".

***Q. What is Form 1095-B?***

Form 1095-B provides proof of coverage for individuals for the Individual Mandate per the ACA. **If you were enrolled in a Simmons medical plan for any month of CY15, you will receive this form directly from BCBSMA.**

***Q. When and how will I receive Form 1095-B?***

This form will be mailed separately to you from BCBSMA **on or before March 31<sup>st</sup>**.

***Q. What is a Form MA 1099-HC?***

The MA 1099-HC form is a Massachusetts document which serves as proof of health insurance coverage for MA residents. Every MA resident who has medical insurance will receive an annual MA 1099-HC form which is completed and provided by your insurance carrier.

***Q. When and how will I receive MA 1099-HC?***

This form was mailed separately to you from BCBSMA. It was postmarked on or before January 31<sup>st</sup>. If you are covered under another medical plan, not through Simmons College, and you live in MA, that medical plan provider would have mailed you Form MA 1099-HC.

***Q. I am a Massachusetts resident. Will I still receive/need the MA 1099-HC?***

Yes, if you are a MA resident enrolled in a Simmons medical plan you should have received a 1099-HC from BCBSMA for CY15. It would have been mailed separately from BCBSMA. As noted above, if you are covered under another medical plan, not through Simmons College, and you live in MA, that medical plan provider would have mailed you Form MA 1099-HC.

***Q. What do I need to do with the forms that I receive for CY15?***

- Review your forms as soon you receive them.
- Contact THCS and/or BCBSMA within 15 business days of receipt of the tax form(s) **but no later than April 15, 2016** if you think there are any corrections needed.
- See below for how to review your forms for accuracy.
- Save these documents with your tax forms, as you may need them as supporting documentation for information you include on your tax return regarding medical plan coverage.

***Q. How do I review Form 1095-C that I receive for CY15?***

Here are some sections that we encourage you to review carefully.

***Part II codes on the Form 1095-C:***

**Line 14** of the Form 1095-C reflects whether an offer of medical coverage was made to the employee and describes the plan offered. Most faculty and staff will see either 1E (coverage offered) or 1H (no offer of coverage).

**Line 15** reflects the monthly “employee only” contribution to the lowest cost plan (Simmons’s PPO medical plan). This amount does not necessarily reflect the plan or tier in which you were actually enrolled. The amount will be different for January through June and July through December to reflect our plan’s July 1<sup>st</sup> renewal.

**Line 16** – for any month that you were enrolled in Simmons’s medical plan, line 16 will note 2C. There are other codes which indicate that you were not an employee (2A), you were not a full-time time employee as defined by ACA (2B), or if you waived coverage the line will be blank.

***Q. Why is Part III of the 1095-C blank?***

This is intentionally blank. Form 1095-B enrollment information will be send directly from BCBSMA because Simmons’s medical plans are fully insured.

***Q. What if I need a replacement form?***

**Form 1095-C**

If you need a replacement 1095-C, please contact THCS at [thcs@simmons.edu](mailto:thcs@simmons.edu). It is important that you notify THCS as soon as possible but **no later than 15 business days of receipt of the Form 1095-C**, and no later than **April 15, 2016**, if you think you need a new or corrected form.

**Form 1095-B**

For duplicate requests or corrections needed on Form 1095-B, please call BCBSMA Member Services at 1-800-348-7291 or submit a request via “Contact Us” while logged into your Member Central account at [bcbsma.com](http://bcbsma.com). These forms are not downloadable directly from [bluecrossma.com](http://bluecrossma.com).

**MA 1099-HC**

Members may call BCBSMA’s Member Services for any duplicate requests or corrections needed on either Form MA 1099-HC at 1-800-348-7291 or submit a request via “Contact Us” while logged into Member Central account at [bcbsma.com](http://bcbsma.com). These forms are not downloadable directly from [bluecrossma.com](http://bluecrossma.com).

Please contact [thcs@simmons.edu](mailto:thcs@simmons.edu) with additional questions.

Thank you,  
Talent and Human Capital Strategy