

FREQUENTLY ASKED QUESTIONS (FAQs)

WHAT IS FORM 1095-C?

The IRS developed Form 1095-C, for any organization with 50 or more full-time employees, to provide a record of health coverage that was available during the year.

So, for example, if you were a full-time employee (working an average of 30 hours or more each week or 130 hours each month) for at least one month during 2015, regardless of whether or not you were enrolled in Montefiore's self-insured health plan, 1199 Benefit Fund or Local 30 Benefit Fund, you will receive a Form 1095-C.

WHAT INFORMATION IS INCLUDED ON THE FORM 1095-C?

The Form 1095-C is made up of three parts:

- Part I: Employee and Employer Information (name, address, etc.)
- Part II: Employee Offer and Coverage – This section includes information about the health coverage Montefiore or a Collective Bargaining agreement offered, the affordability of that coverage and the reason why you were or were not offered coverage for each month. This section only includes the coverage you were offered, not necessarily the coverage you signed up for.
- Part III: Covered Individuals – This section lists you and any family members who had qualifying health coverage through Montefiore or a Collective Bargaining Agreement for some or all of the months during the year.

IS FORM 1095-C PART OF MY TAXES?

It's not so much a part of your taxes as it is a form that provides information you'll need, in addition to your W-2, to complete your 2015 tax return. You may need to refer to the information included on your 1095-C if you only had health coverage for part of the year.

SHOULD I WAIT FOR THE FORM TO PREPARE MY INCOME TAX RETURN?

In most cases, you do not need to wait for Form 1095-C to file your U.S. Individual Income Tax Return. If you know that you and your eligible dependents had qualifying health coverage for all 12 months during 2015, just check the "full year coverage" box on your tax return and leave the entry space blank.

WHY DID I RECEIVE MORE THAN ONE FORM 1095-C?

You may receive multiple versions of Form 1095-C if you had multiple employers during the year. In that situation, each Form 1095-C would have information only about the health coverage offered to you by the employer identified on the form.

WHY IS PART III OF MY FORM 1095-C BLANK?

If Part III of your Form 1095-C is blank, you may fall into one of these scenarios:

- Montefiore provided coverage through a fully-insured health plan or in another manner. In this case, the issuer of the insurance or the sponsor of the plan providing the coverage will provide you with coverage information separately on Form 1095-B.
- You obtained minimum essential coverage (MEC) from another source – this could be a government-sponsored program, individual marketplace or miscellaneous coverage designated by the Department of Health and Human Services. In this case, the provider of the coverage will provide you with complete details on Form 1095-B.
- You enrolled in a qualified health plan through a Health Insurance Marketplace. In this case, the actual Health Insurance Marketplace will report the information about that coverage on Form 1095-A.

I RECEIVED MY FORM 1095-C AFTER I FILED MY TAXES. WHAT SHOULD I DO?

If you filed your 2015 tax return before you received your Form 1095-C, IRS guidance provides that you have no obligation to amend your income tax return once you receive your Form 1095-C, even if the form indicates some discrepancies from what you reported on your income tax return. Please consult with your tax advisor if you have questions about filing your tax return.

Montefiore