



# Form 1095-C FAQs 2022

This guidance applies to employees of the Commonwealth of Massachusetts, Massachusetts Bay Transit Authority, and Massachusetts School Building Authority

Office of the Comptroller - [MACOMPTROLLER.ORG/1095-C](https://MACOMPTROLLER.ORG/1095-C)

## Why am I receiving a health care tax statement (Form 1095-C)?

If you were determined to be a full-time employee of the Commonwealth of Massachusetts (including institutions of higher education), the Massachusetts Bay Transit Authority (MBTA), or Massachusetts School Building Authority (MSBA) under the Affordable Care Act (ACA) rules, you will receive a Form 1095-C.

The Affordable Care Act requires Applicable Large Employers having more than 50 full-time employees working an average of 30 or more hours per week to be provided this form.

## Why am I receiving Form 1095-C now, after I have already filed my taxes?

The IRS requires that Form 1095-C be postmarked by March 2, 2023. The IRS does not require individuals to submit the form with their annual income tax return, but you should retain the Form 1095-C with your other important tax records.

You do not need to wait until you receive the Form 1095-C to file your taxes. IRS guidelines allow for taxes to be filed using other information provided by the employer.

## What other forms may I receive? And how are they different?

There are other IRS tax forms that are similar to Form 1095-C that you may request:

- **IRS Form 1095-B** details the months of health insurance coverage that you, your spouse and/or any eligible dependents had for each month. Form 1095-B is generally provided by the insurance carrier and gives details about the health insurance coverage you elected, including who in your family was covered.

The IRS no longer requires you to keep Form 1095-B. You do not need it to file your taxes. This form will no longer be automatically mailed to you. As a Group Insurance Commission (GIC) beneficiary, you may request one from the GIC via <https://www.mass.gov/forms/contact-the-gic>. Alternatively, you can mail your request to: GIC, PO Box 556, Randolph, MA 02368.

**Note:** If you were a full-time employee and changed health plans during the year to or from a non-GIC employer, you may receive multiple Forms 1095-B.

- **IRS Form 1095-A** provides information as to any Marketplace coverage you had (if applicable), and any Premium Tax Credits you received. If applicable, this form would be provided by the Marketplace Exchange.

**Note:** All above forms should be kept with tax records. **Do not** submit them to the IRS.

## MAKE TAXES LESS TAXING NEXT YEAR.

### GO PAPERLESS NEXT YEAR!

Commonwealth employees can choose to have their 1095-C delivered online! Access your tax forms sooner and eliminate the possibility of your forms being lost, stolen, or misplaced. Log into HR/CMS to suppress your paper 1095-C.

### FILE ELECTRONICALLY!

eFile is free, secure, and you may receive your refund faster. Visit [mass.gov/eFile](https://mass.gov/eFile) for more information.

## Why did I receive more than one Form 1095-C?

If you worked at more than one agency, municipality, or company, you may receive a Form 1095-C from each employer. For example, if you changed jobs during the year and were enrolled in coverage with both employers, you should receive a 1095-C from each employer.

Note: If you work more than one job at the Commonwealth of Massachusetts (including working for one or more agencies or institutions of higher education), you will receive one Form 1095-C that will be inclusive of all your jobs within the Commonwealth. If you worked for the MBTA, MSBA, and the Commonwealth, each is considered a separate employer, and you may receive three forms.

## What should I do with Form 1095-C?

Keep this form with the materials you give to your tax preparer. If you prepare your own taxes, you will need to refer to this information as you prepare your federal return. **Do not** include it with your filing to the IRS.

## What information is included on the Form 1095-C?

There are three parts to the form:

- **Employee and Employer Information (Part I)** reports information about you and your employer, the Commonwealth of Massachusetts.
- **Employee Offer and Coverage (Part II)** reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason you were or were not offered coverage by your employer.
- **Covered Individuals (Part III)** will be blank. This information will be reported on the Form 1095-B.

## Who should I contact if I have questions regarding the Form 1095-C that I received?



If you have questions about your Form 1095-C (the offer of health insurance coverage) issued by the Commonwealth of Massachusetts (including institutions of higher education), the MBTA, or MSBA, call your human resources department.

If you have any questions about a Form 1095-B (offer of health insurance coverage) from the GIC, please see the Form 1095-B Frequently Asked Questions at <https://www.mass.gov/service-details/1095-b-and-1099-hc-tax-form>. You can also visit the IRS website: <https://www.irs.gov/affordable-care-act>.

### Part I

**Employee:** Employees assessed ACA full-time, including from Commonwealth of Massachusetts, University of Massachusetts, MBTA, or MSBA are listed under the Applicable Large Employer.

**Employer:** Employer information including Tax ID for Commonwealth of Massachusetts, MBTA or MSBA

### Part II

**Employee Offer of Coverage / Employee's Age on January 1:** Not applicable. The Commonwealth of Massachusetts does not offer plans with Health Reimbursement Arrangement (HRA)

**All 12 Months:** If the reporting value for you was unchanged throughout the year, then you will have a single value for the year.

**Line 14 - Employer's Offer of Coverage:** Codes reporting.

**Line 15 - Employee Required Contribution:** The lowest cost of Commonwealth Health Plan available to you, not the cost of coverage you chose, if any.

**Line 16 - Section 4980H Safe Harbor and Other Relief:** The determination of a "Safe Harbor" of affordability, based on your rate of pay, not your annual pay.

**Line 17 - Zip Code:** Not applicable. The Commonwealth of Massachusetts does not offer plans with Health Reimbursement Arrangement (HRA).

### Part III

**Covered Individuals:** This part will be blank. This data will be included on the Form 1095-B, available upon request.