



Form 1095-C FAQs 2024

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

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

Full time employees of the Commonwealth of Massachusetts, including institutions of higher education, the Massachusetts Bay Transit Authority (MBTA), or Massachusetts School Building Authority (MSBA) who work an average of 30 or more hours per week must be provided this form. This is a requirement of the Affordable Care Act.

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 1, 2025.

You do not need to wait until you receive the Form 1095-C to file your taxes, and you should not submit the Form 1095-C with your tax return. The Commonwealth of Massachusetts provides this information to the IRS.

You should retain the Form 1095-C with other important tax records.

What should I do with Form 1095-C?

You or your tax preparer will need to refer to this information when filing your federal tax return. Do not include this form with your filing to the IRS.

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

- Form 1095-B details the months of health insurance coverage that you, your spouse and/or any eligible dependents had for each month. Beginning in Tax Year 2019, the federal penalty for failing to enroll in health insurance was discontinued. Accordingly, individual taxpayers do not need this form since they no longer have to report or certify on their federal returns whether they had health insurance during the tax year. As a result, the GIC does not mail the Form 1095-B to members since it is no longer needed for tax filing.

This form is available upon request from the Group Insurance Commission (GIC) via <https://www.mass.gov/forms/contact-the-gic> or by mailing a 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.

- 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.

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.

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. The MBTA and MBSA are considered separate employers.

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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 issued by the Commonwealth of Massachusetts, 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>.

What information is included on the Form 1095-C?

Part I

Employee and Employer Information reports information about you and your employer, the Commonwealth of Massachusetts.

Part II

Employee Offer and Coverage 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.

Part III

Covered Individuals is blank. This information is reported on the Form 1095-B.

MAKE TAX TIME LESS TAXING NEXT YEAR.

GO PAPERLESS NEXT YEAR!

Commonwealth employees can choose to have their Form 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 Employee Self-Service to suppress your paper Form 1095-C.

FILE ELECTRONICALLY!

eFile is free, secure, and you may receive your refund faster. Visit mass.gov/eFile for more information.