

Health Care Coverage Forms for Annuitants

What are the new health care coverage forms affecting annuitants?

- Americans who can afford it, including annuitants and their families, must have health care coverage called “minimum essential coverage.” DoD NAF Health (Aetna and HMOs) plans count as minimum essential coverage, so annuitants and their families who are enrolled in NAF plans have minimum essential coverage.
- Providers of minimum essential coverage (including NAF plans) are required to provide individuals enrolled in minimum essential coverage with the Internal Revenue Service (IRS) Forms 1095-C (or 1095-B if enrolled in a fully insured plan, such as an HMO), showing that the individual was covered.
- Annuitants who were employed a portion of the year will receive an IRS Form 1095-C from your former NAF employer. Otherwise, annuitants will not receive this form.
- The information below provides more information about these IRS forms.

What is the Individual Shared Responsibility Provision and how does it affect annuitants?

- The [Individual Shared Responsibility Provision](#) requires you and each member of your family to have minimum essential coverage for each month of the calendar year, unless you cannot afford it or otherwise qualify for an [exemption](#). You are treated as having coverage for a month as long as you have coverage for at least one day during that month.
- Individuals who do not have coverage and do not qualify for a coverage exemption may be liable for the individual shared responsibility payment.

My NAF employer has contacted me asking for my and my covered family members’ Social Security Numbers (SSN). Is this a legitimate request?

- Your employer may contact you as it is required to report the SSN or other Taxpayer Identification Number (TIN), of you and each covered family member. According to the IRS Form [1095-C and 1095-B instructions](#), this information will be used to match the IRS Form 1095C and 1095-B with the covered individuals to verify that they have complied with the individual shared responsibility provision.

How do I show compliance with the Individual Shared Responsibility?

- If you have NAF health coverage, your health care coverage is minimum essential coverage and so by being enrolled you are complying with the individual shared responsibility provision.
- To show your compliance with the individual shared responsibility provision, you will report your coverage when you file your 2016 tax return in 2017. You will receive an IRS Form 1095-C (or 1095-B if applicable) from your NAF employer or other health coverage provider, if applicable (the health insurance carrier) with information about your coverage to help you complete your tax return. NOTE: The IRS has granted employers an extension to provide employees the applicable form until March 2, 2017 – if an employee has filed their taxes prior to receiving their form, they do not have to file an amended return – but they do have to retain the 1095 form with their tax records – in case it is requested by the IRS.

What forms will I receive?**Form 1095-B, Health Coverage**

- If you are enrolled in an HMO, your HMO plan will send the IRS Form [1095-B](#) to you and will report coverage information about the individuals enrolled in coverage under your plan for some or all months during the year. This information will help you complete your tax return.
- If you are enrolled one of the NAF Aetna plans, your employer will send you the IRS Form 1095-C and will report coverage information about the covered individuals for the applicable coverage period during the year.
- If you have questions about the information on Form 1095-B, or about lost or incorrect forms, you should call the contact telephone number provided on your IRS Form 1095-C or 1095-B. The IRS itself will not be able to answer questions about the information on your form.

Form 1095-C, Employer-Provided Health Insurance Offer and Coverage

- In addition to the IRS Form 1095-B (for those who enrolled in NAF HMO) if you are an annuitant who worked a portion of the year as a full-time employee in 2016 (regardless of whether you are enrolled in NAF healthcare or whether you are eligible for coverage) you will receive an IRS Form 1095-C from your former employer.
- If you were employed in 2016, your former employing agency will be listed at the Department level and not the sub-agency level on the IRS Form 1095-C. The [instructions](#) on the IRS Form 1095-C you receive contain more information about the form.
- If you have questions about the information on your IRS Form 1095-C, or about lost or incorrect forms, you should call the contact telephone number provided on your IRS Form 1095-C. The IRS will not be able to answer questions about the information on your form.

Will I receive these forms by mail or electronically?

- Statements can be furnished on paper by mail (or hand delivered), or in an electronic format in lieu of a paper format if the annuitant affirmatively consents to receive the statement in an electronic format.

When will I receive these forms?

- For calendar year 2016, IRS [Notice 2016-70](#) extends the deadline that IRS Forms 1095-B and 1095-C must be furnished to individuals.
- Your FEHB plan must furnish IRS Form 1095-B to the responsible individual on or before March 2, 2017.
- Employing agencies must furnish IRS Form 1095-C to each full-time employee on or before March 2, 2017.

What do I do with the forms?

- According to IRS Notice 2016-70, taxpayers do not have to wait for these forms before filing their individual income tax returns. If everyone in your family had coverage for the entire year, you should check the full-year coverage box on your tax return. Do not attach these forms or proof of health coverage to your tax return.
- Due to the new IRS deadlines for 2016, individuals may not have received the IRS Forms 1095-B and 1095-C before they file their income tax returns. According to IRS [Notice 2016-70](#) for 2016 only, individuals who rely upon other information received from their coverage providers about their coverage for purposes of filing their returns need not amend their returns once they receive the IRS Form 1095-B or Form 1095-C or any corrections.
- While you do not have to provide these forms or proof of coverage at the time you file your tax return, the IRS suggests you keep these documents and show them to your tax return preparer if asked.
- The IRS will follow its normal compliance approach to filed tax returns and may ask you to substantiate the information on your tax return. Therefore, you should keep these documents with your tax records.
- Note: You are not required to file a tax return solely because you received an IRS Form 1095-B or an IRS Form 1095-C.
- For more information, see the [IRS website](#).

Do not rely solely on this fact sheet. For more information, always refer to the IRS website at www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act

Internal Revenue Service (IRS) Resources

Affordable Care Act Tax Provisions for Individuals and Families

www.irs.gov/Affordable-Care-Act/Individuals-and-Families

Minimum Essential Coverage

www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Minimum-Essential-Coverage

Questions and Answers about Health Care Information Forms for Individuals

www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals

Information about individual shared responsibility:

www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Individual-Shared-Responsibility-Provision

Individual Shared Responsibility Provision – Exemptions: Claiming or Reporting

www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions

Form 1095-B and Recipient Instructions

www.irs.gov/pub/irs-pdf/f1095b.pdf

Form 1095-C and Recipient Instructions

www.irs.gov/pub/irs-pdf/f1095c.pdf

Information for Gathering Your Health Coverage Documentation

www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Gathering-Your-Health-Coverage-Documentation-for-the-Tax-Filing-Season

Do not rely solely on this fact sheet. For more information, always refer to the IRS website at www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act