

Form 1095-B and Form 1095-C

Frequently Asked Questions

What is the Form 1095-C?

The Affordable Care Act (ACA) requires employers to provide a tax form called the 1095-C to certain employees. The 1095-C contains detailed information about the health care coverage offered by your employer. As with any important tax document, you should keep the form(s) for your records.

Why did I get a Form 1095-C?

If you worked an average of 30 or more hours per week in the tax year (or maintained ACA qualifying status for any portion of the tax year) for an employer with 50 or more full-time equivalent employees, you should receive a 1095-C.

Who receives the Form 1095-B from their medical plan carrier?

All employees enrolled in an employer sponsored health plan during the tax year, regardless of full-time status, will receive a Form 1095-B. Medical carriers are required to report to the IRS about the coverage provided to employees and their dependents during the previous tax year. The City's medical carriers are required to provide an informational statement (Form 1095-B) to each subscriber about the information they will report to the IRS. You may also receive another Form 1095-B if you were enrolled in another employer's health plan during the tax year. Your medical carrier can make this form available to you in your online account. They do not have to mail the form to you.

Why did I get more than one Form 1095-C?

If you worked an average of 30 hours per week or more during the tax year for more than one employer, you may receive a 1095-C from each employer.

What should I do with my Form 1095-B and 1095-C?

Keep your forms for your records with your other important tax documents. You **will not** need to attach your forms to your tax return or send it to the IRS.

Do I need my Form 1095-B or 1095-C to file my taxes?

No. Individuals do not need a copy of their 1095-B or 1095-C when filing tax returns. However, you should keep the form with your tax records.

What if I have questions?

If you have additional questions about your 1095-C, please contact a tax professional. You may also visit www.irs.gov or www.healthcare.gov to learn more.

How do I get my Form 1095-C from the City?

1095-C forms are available via eCaps in self-service. For each tax year, the form for the prior tax year will be available in eCAPS self-service between January 31-February 2. For example, the 2024 form will be available in self-service between January 31-February 2, 2025. If you no longer work for the City, email benefitservices@cityofsacramento.org to request your form.

What information is on the Form 1095-C?

There are three parts to the form:

- Part 1: reports information about you and your employer.
- Part 2: reports information about the coverage offered to you by your employer, the affordability of the coverage offered, and the reason why you were or were not offered coverage.
- Part 3: reports information about the individuals (including dependents) covered under a *self-insured* plan. The City of Sacramento health plans are not “self-insured” plans. **Part 3 will be blank on 1095-C forms issued by the City of Sacramento.**

How will the Form 1095-C impact my Federal taxes?

The Shared Responsibility Payment (the penalty for not maintaining minimal essential coverage) was eliminated due to the Tax Cuts and Jobs Act (signed 12/22/2017). Please visit www.irs.gov or www.healthcare.gov to learn more.

How will the Form 1095-C impact my State of California taxes?

California residents who do not have coverage for themselves and their dependents, and who do not qualify for an exemption, will pay a penalty. For more information about California’s health care mandate, visit the [Franchise Tax Board website](http://www.ftb.ca.gov).

What is the difference between the 1095-A, 1095-B, and 1095-C?

The forms are very similar. The main difference is *who* sends you the form.

- You will receive a 1095-A if you were covered by a federal or state marketplace (also called an exchange) plan.
- You will receive a 1095-B from your medical insurance carrier if you were covered by other insurers such as small self-funded groups or employers who use the Small Business Health Options Program (SHOP).
- You will receive a 1095-B from your medical carrier if you were enrolled in a City of Sacramento medical insurance plan during the tax year, or if you had other group medical insurance from another employer during the tax year.
- You will receive a 1095-C from your employer(s) who provided you with medical coverage during the tax year.