

IRS Form 1095-C FAQs

1. I received a 1095-C – what is it?

Form 1095-C is a new informational IRS tax form required under the Affordable Care Act. You received this form because DePaul University is required to provide you with this form and/or you were enrolled in medical coverage that met certain minimum requirements. This Form 1095-C includes information about the health plan coverage offered to you and will be reported to the Internal Revenue Service. Part III of this form, if completed, may be used to report on your 2015 Form 1040 the medical coverage enrollment for you and, if applicable, your covered dependents. If you were enrolled in medical coverage that was insured or provided through a union trust for some months, Part III of your 1095-C will be blank for those months and you will receive a Form 1095-B from the insurance company or union trust reflecting your enrollment and that of your spouse and dependent(s), if any. If you were enrolled in coverage through the Health Insurance Marketplace for any months of the year, you will also receive a Form 1095-A.

You may receive multiple Forms 1095-C if you had multiple employers during the calendar year. Only employers who employed on average 50 or more employees during 2014 must provide a Form 1095-C for 2015. Each Form 1095-C would have information only about the health plan coverage offered to you by the employer identified on the form. If your employer employed fewer than 50 people in 2014, then your employer is not required to furnish you a Form 1095-C providing information about the health coverage it offered.

2. Do I need this form to prepare or file my 2015 taxes?

Generally, you will not need the Form 1095-C to prepare your 2015 individual income tax return. You likely will know whether you (and your spouse and dependents, if any) were enrolled in DePaul University's medical plan and for what months you had coverage. If you know that you (and your spouse and dependents, if any) had coverage for the entire year, you can simply check the box showing 12-months of coverage on your 2015 individual income tax return. If you or your third party tax return preparer need additional evidence to confirm your coverage, you may be able to obtain the information by reviewing your health insurance card, your pay stubs showing payroll deductions for the purchase of coverage, or your Form W-2 showing whether you were covered under DePaul's medical plan and the total cost of the coverage.

3. What should I do with this form?

Retain this form with your other important tax records. **Do not attach Form 1095-C to your personal income tax return.**

Please check the following for accuracy. If any of the information is incorrect, please call the number on Line 10 of your Form to provide the correct information.

- Address
- Coverage information
- All members of your household that received coverage
- Social security numbers, or dates of birth if reported in lieu of a social security number

4. If I have additional questions, what do I do?

There is a phone number located in Box 10 of the Form 1095-C. Please dial this number for more information. You can also visit the IRS website at <http://www.irs.gov/ACA>.