

Brought to you by the State of Oregon

Taxes and health insurance

1095 forms and tax filing information

The State of Oregon is working with **HealthCare.gov** to help Oregonians get health care coverage.

Have a problem with your insurance?

If you have problems after you sign up for insurance, contact the Oregon Division of Financial Regulation.

Visit orhim.info/DFRcomplaint

Call 888-877-4894 (toll-free)

Email DFR.InsuranceHelp@dcbs.oregon.gov

Other languages or formats?

Call **1-855-268-3767** (toll-free) between 8 a.m. and 5 p.m. Monday through Friday to request this information in español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



A resource to help Oregonians
prepare for tax time.



440-5156 (03/24)

Visit OregonHealthCare.gov

Early each year, you may receive one or more 1095 forms about the health care coverage you had or were offered the previous year. You may need this information when you file your federal income tax return. Keep these forms for your records with your other important tax documents.

Form 1095-A is sent to people enrolled through HealthCare.gov. This form includes:

- Name of each person in your family (you and your dependents) who enrolled
- Amount they paid for insurance
- Tax credits they were eligible for and applied toward insurance costs
- Coverage amount

Filing: When you applied through HealthCare.gov, you gave an estimate of your income. HealthCare.gov used this information to calculate your eligibility for a premium tax credit. You most likely used “advance payments” of this tax credit to lower your monthly premium payment.

When you file your federal income tax return, the final premium tax credit you are eligible for will be based on your actual income for the year. It may be different from the amount HealthCare.gov calculated based on the estimate you put on your application.

To compare the amount you took in advance during the year to your final premium tax credit, use tax Form 8962 — Premium Tax Credit (irs.gov/8962). Your tax software or preparer can help you with this form. If you received less in tax credits than you should have, you will receive a refund. If you received more in tax credits than you should have, you will have to pay the difference back to the government.

Form 1095-B is sent by employers that have fewer than 50 full-time employees and offer health coverage. It is also sent by health insurance companies that sell plans directly to customers, instead of through HealthCare.gov. The Oregon Health Authority (OHA) also sends the forms to anyone who was covered by the Oregon Health Plan (OHP) or Children’s Health Insurance Program (CHIP). In some instances, people with Medicare coverage under Part A (hospital insurance) will receive form 1095-B.

Form 1095-C is sent out by large employers to all employees enrolled in their health insurance plan.

Form 1095-B and Form 1095-C include the same information:

- The type of coverage
- Names of your covered dependents
- Coverage period

Filing: The above forms verify that you and your dependents had the minimum essential coverage (MEC) required by the Affordable Care Act. They help prove that you are not subject to a penalty for not having insurance when you file your federal income tax return for tax years 2018 and earlier.

Frequently asked questions

Q: Will I get a 1095 form?

A: If you were enrolled in health coverage at any time during the year, you should receive a Form 1095-A, 1095-B, or 1095-C. If you didn't have coverage, you won't receive a 1095 form.

Q: Will I get more than one form?

A: Maybe. You are likely to get more than one form if any of the following apply:

- You had coverage from more than one source.
- You worked for more than one employer that offered coverage.
- You changed coverage or employers during the year.
- Different members of your family received coverage from different sources.

Use all of the forms you receive to complete your federal tax return to show that you had required coverage.

Q: What should I do if I:

- **Have a question about the form I received?**
- **Think I should have received a form but did not get it?**
- **Need a replacement form?**
- **Believe the form I received has an error?**

A: Contact the provider of the form, or the place you think should have sent you a form.

- For questions about Form 1095-A, contact **HealthCare.gov** at **800-318-2596** (toll-free).

- For questions about Form 1095-B, contact the coverage provider (see line 18 of your Form 1095-B for a contact telephone number).

- For questions about Form 1095-C, contact your employer (see line 10 of your Form 1095-C for a contact telephone number).

Q: Am I required to file a tax return if I receive one of these forms?

A: Generally, if you receive Form 1095-A, showing advance premium tax credit payments for coverage for you or a dependent, you must file an individual income tax return using Form 8962. However, you are not required to file a tax return just because you received Form 1095-B or Form 1095-C. For example, if you are enrolled in Medicaid, you will receive a Form 1095-B.

Q: What if I filed without using my 1095-A, 1095-B or 1095-C?

A: If you don't report that you have health coverage on your 2018 or earlier tax return, you may have to pay the penalty for not having health insurance. Also, if you received tax credits and don't report the information from the 1095 forms on your tax return or fail to file your tax return, the IRS will send you Letter 5591 or 5596. The letter provides instructions on how to correct the problem. If you do not correct the problem, you may have to return all tax credits to the federal government. You also may not receive tax credits for health insurance the following year.

Q: If I did not apply for premium tax credits last year or use them to reduce my monthly premium, can I claim them on my taxes?

A: If you were enrolled in health coverage through HealthCare.gov, you will receive a 1095-A form. You can use the information on that form as well as from the online Health Coverage Tax Tool to fill out form 8962 on your taxes. If you qualify for tax credits, they will be added in to your refund or reduce your taxed owed.

Help preparing or filing taxes

Several organizations offer tax preparation help, electronic tax filing services, or both. In some cases, help is free.

- **IRS Free File:**
[irs.gov/freefile](https://www.irs.gov/freefile)
- **VITA, free help for basic tax returns:**
[orhim.info/VITA](https://www.irs.gov/charities-non-profits/volunteer-prepare-tax-returns)
- **AARP Foundation Tax-Aide Site Locator:**
[orhim.info/AARP-Tax](https://www.aarp.org/taxaide)
- **Local licensed tax consultants:**
[orhim.info/ORTaxHelp](https://www.irs.gov/charities-non-profits/volunteer-prepare-tax-returns)
- **Tips for Choosing a Tax Preparer:**
[orhim.info/TaxPreparerTips](https://www.irs.gov/charities-non-profits/volunteer-prepare-tax-returns)