

# Frequently Asked Questions

## IRS Form 1095-B Health Coverage



### 1. What is a 1095-B?

The Affordable Care Act (ACA) includes a requirement that certain employer report to the IRS on the health coverage provided to their former employees. Form [1095-B](#) provides both you and the IRS information about the health insurance coverage offered to you and, if applicable, your covered family members.

### 2. Why am I receiving a 1095-B?

You are receiving this form if you are a former employee who is under age 65 and during any month of 2018 you:

- Purchased health care insurance through the State of Minnesota (SEGIP) and paid your premiums directly to the health plan administrator; and/or
- Had access to your Health Care Savings Plan (HCSP) administered through Minnesota State Retirement System (MSRS).

The federal government considers both of these benefits to be health care insurance (more on that below). The state has combined both of these coverages into one 1095 to meet federal requirements.

### 3. What should I do with this 1095-B?

Keep this form with your tax documents. You do not submit the form as a part of your personal income tax filing. However, your tax preparer may request a copy.

### 4. Do I need my 1095-B to complete my personal income taxes?

The Form [1095-B](#) instructs individuals to keep it for their records but not to attach it to their tax return. The IRS has also posted information on their website that states the 1095-B may assist individuals in preparing a return. For more information see the IRS [FAQs](#).

The Tax Cut and Jobs Act (tax reform) reduced to zero the penalty associated with the individual mandate beginning in 2019. Tax payers will still be required to report on health insurance coverage in 2017 and 2018.

**5. Will my covered spouse and/or dependents receive their own 1095-B?**

No. Only the former employee (contract or account holder) will receive the 1095-B. We will not provide a separate form to others covered on your account, even those who do not reside with you. As the recipient of the form, you should provide a copy to any of these individuals if they request it for their records.

**6. Where can I get a replacement form?**

Contact SEGIP at 651-355-0100 or [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). Include your name, employee ID number, a phone number or email address where you can be reached, confirm your mailing address, and state that you want a replacement 1095-B. You will be mailed a replacement.

**7. What if I did not receive a 1095-B?**

You will only receive a form if you had health care coverage through SEGIP or had a health care saving plan (HSCP) balance during any month of 2018 and you had separated from state service.

If you did not receive a form, and believe that you should have, contact SEGIP at 651-355-0100 or [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). Include your name, employee ID, a phone number or email address where you can be reached, and explain why you think you should receive a form.

**8. Who else receives a copy of my 1095-B?**

A copy of your form will be sent to the IRS as required by law.

**9. What should I do if I think the 1095-B I received has an error?**

You may want to review information about [Form 1095-B](#), [Form 8965](#) Health Coverage Exemptions (and figuring your shared responsibility payment), and [Form 8962](#) Premium Tax Credit (PTC).

If you still think that there may be an error, contact SEGIP at 651-355-0100 or email at [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). We will need your name, employee ID number, confirmation of your mailing address, and a phone number or email address where you can be reached. Please explain what information you think is wrong and why. We will research the issue and contact you.

**10. If I am enrolled in Medicare will SEGIP send me a form?**

No. Age 65 and older retirees who are on Medicare will receive a form from Medicare. The state's coverage supplements Medicare and so a form is not required.

If you are a state employee who is age 65 or older and enrolled in the state's active employee plan you will receive an IRS Form 1095-C from SEGIP.

**11. Does the State’s health coverage meet the federal definition of “minimum essential coverage?”**

Yes. The State offers a self-insured group health plan for employees, which meets the federal definition of [minimum essential coverage](#).

This is important because most individuals who do not have minimum essential coverage or an exemption for each month of the year will need to make a payment with their tax return.

**12. Is the State’s health coverage “minimum value” according to the federal definition?**

Yes, the State’s plan meets the [minimum value](#) standard. This means that it’s designed to pay at least 60 percent of the total cost of medical services.

**13. Is the State’s health coverage “affordable” under the federal definition?**

Yes. Coverage is considered [affordable](#) if the employee’s cost for employee-only coverage does not exceed 9.56 percent of an employee's household income. The full employer contribution health coverage provided by the State meets this standard.

**14. Where can I find more information about 1095-B?**

The [IRS website](#) provides information about these forms as well as the Form’s [instructions](#).

**15. Will social security numbers (SSN) be included on this form?**

Yes. As required by law, your 1095-B will include SSNs. The SSNs on the form you receive will be truncated (meaning the first five numbers will be displayed as an asterisk). By law, we are required to send the IRS a copy of your form that displays the full SSN for both you and any other individual included on your coverage.

**16. Are there other versions of this form?**

Yes, there are three versions:

- 1095-A is provided for coverage purchases through insurance exchanges such as MNsure.
- 1095-B is provided to enrollees by insurance providers such as insurance companies and public programs such as Medicaid, Medicare, and MinnesotaCare. It may also be used by certain employers providing coverage to former employees.
- 1095-C is completed by large employers and employers with self-insured health coverage.

You may receive one of these other forms if you were offered coverage through another entity.

**17. Is the Health Care Savings Plan (HCSP) considered minimum essential coverage (health care coverage)?**

Yes. The availability of dollars in the HCSP constitutes minimum essential coverage because those dollars are available for reimbursement of medical costs and health insurance premiums. Because it is considered “health care coverage” we are required to report on it to you and the IRS through this form.