

# 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 employers 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 would I receive a 1095-B?

You would receive this form if you are a former employee who is under age 65 and during any month of the previous tax year 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 benefits to be health care insurance (more on that below). The state has combined both coverages into one 1095 to meet federal requirements.

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

Keep the 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?

No, [Form 1095-B](#) is not required to file your taxes. If you want a Form 1095-B you must specifically request one and we will send it to you within 30 days.

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

No. Only the former employee (contract or account holder) can request the 1095-B. We will not provide a separate form to others covered on your account, even those who do not reside with you.

## **6. Where can I request a form?**

Contact SEGIP by:

- Phone: 651-355-0100
- Email: [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us)
- Online request form available on the SEGIP webpage: [mn.gov/mmb/segip](https://mn.gov/mmb/segip)

Include your name, employee ID number, a phone number or email address where you can be reached, confirm your mailing address, to request your 1095-B. The form will be mailed within 30 days.

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

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

## **8. 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.

## **9. 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.

## **10. 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.

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

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

## **12. 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.

**13. 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.

**14. 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.