



Forms 1095A and B

A service of Maryland Health Benefit Exchange

Overview of Form 1095



- ✦ Maryland Health Connection must provide a **Form 1095-A** to any individual enrolled in coverage through MHC for any month(s) during the previous calendar year
 - A Form 1095-A is provided regardless of whether the consumer qualifies for and/or receives financial assistance
 - This requirement began in 2014
 - MHC populated 56,000 1095-As for households for 2014
 - Citation: IRC §§36B(f)(3), 6055 enacted by ACA §1502; 26 CFR 1.36B-5

- ✦ DHMH, as a government entity that provides minimum essential coverage (Medicaid/CHIP), must provide a **Form 1095-B** to any individual enrolled in Medicaid/CHIP for any month(s) during the previous calendar year
 - This requirement begins for 2015
 - DHMH estimates that 700,000 1095-Bs will be populated for households for 2015
 - DMHM must report on all Medicaid enrollees in MEC, including those enrolled in managed care plans
 - Citation: IRC §6055 enacted by ACA §1502; 26 CFR 1.6055-1(c)

- ✦ Forms must be provided to individuals no later than January 31, 2016 to use with their 2015 Federal income tax filing

- ✘ A copy of the 1095 must be sent to enrollees/beneficiaries at last their known permanent address (or, if not known, the last temporary address)
- ✘ A copy of the 1095 must also be transmitted to the IRS via Form 1094-A (for Maryland Health Connection) and Form 1094-B (for Medicaid)
 - The IRS transmittal must occur electronically by March 31, 2016
- ✘ The form is “family-based” meaning is sent to the “responsible individual” (i.e. Application Filer) and includes each member of a tax household, who is on the same policy, on one Form 1095
- ✘ The household will use the 1095 to complete their Federal income tax return
 - For 1095-A, an individual will use the form to calculate eligibility for premium tax credit (PTC) and reconcile any APTC received during the previous tax year
 - IRS Form 8962 is used in conjunction with the 1095 to determine PTC and reconcile APTC
 - An individual does not include the 1095 in their tax filing, but may need to produce it for the IRS if requested because their Form 8962 is not included or it is incomplete or incorrect
 - For 1095-B, an individual will use the form to confirm that he/she was enrolled in MEC

- ✦ Recipient information:
 - Name (and Spouse’s if married)
 - Address (and Spouse’s if married)
 - SSN (or DOB if SSN not available) (and Spouse’s if married)
 - Indicator of the type of coverage (e.g., government-sponsored insurance)
 - Name and state of the Exchange
 - Exchange identifier
- ✦ Issuer/Policy information:
 - Exchange–assigned policy number
 - Policy issuer’s name
 - Dates of coverage
- ✦ Coverage household information:
 - Name
 - Address
 - SSN (or DOB if SSN not available)
 - Dates of coverage
- ✦ Household information (if household received APTC, the form will only include individuals for whom the tax filer is claiming a personal exemption for):
 - Monthly premium amount
 - If APTC was paid, the second lowest cost silver plan premium applicable to that individual by month
 - If APTC was paid, any amounts of APTC the individual already received by month

✦ Responsible individual:

- Name
- Address
- SSN (or DOB if SSN not available)
- Indicator of the type of coverage (e.g., government-sponsored insurance)

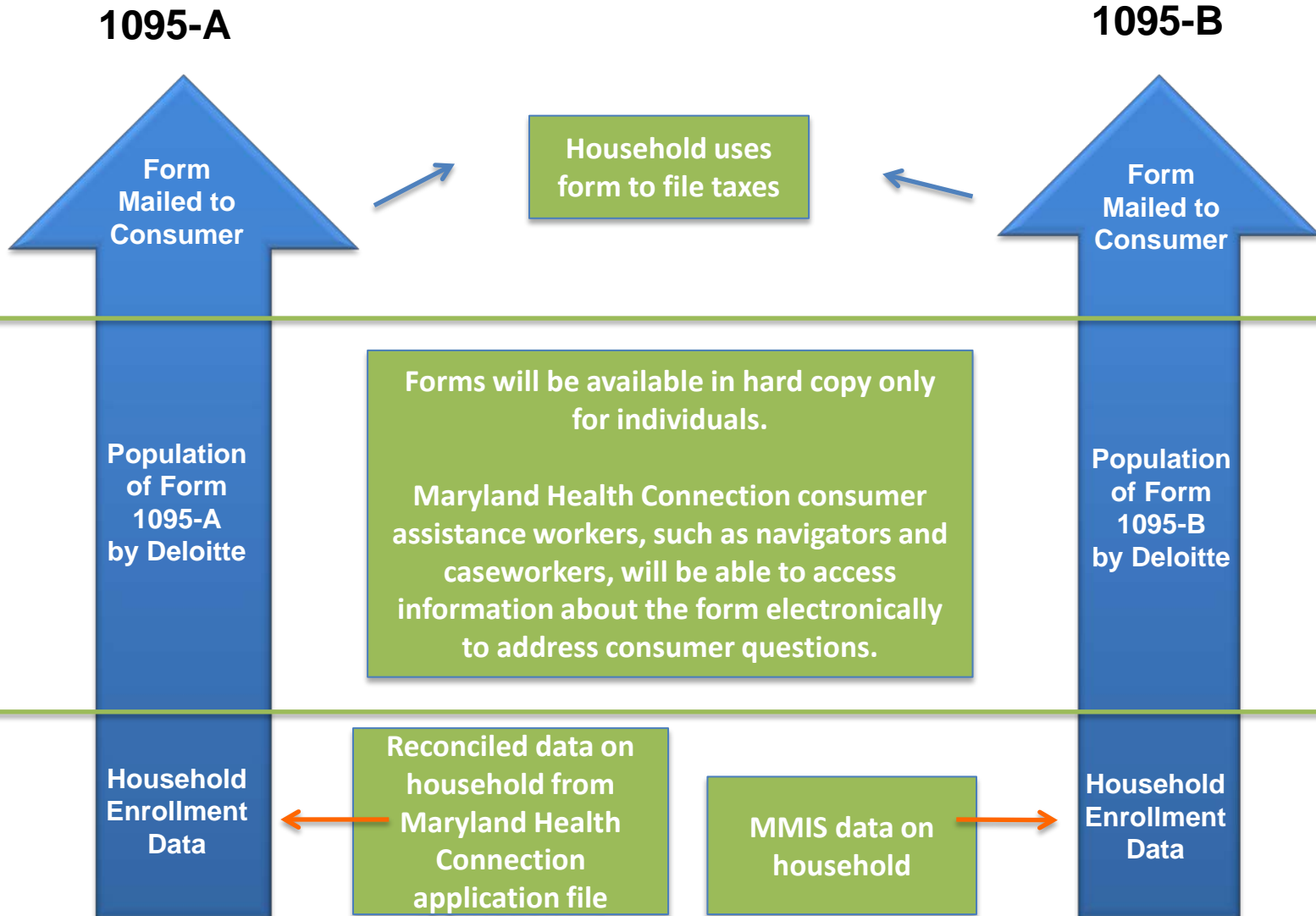
✦ Coverage provider (Maryland Medicaid - DHMH):

- Name
- Address
- Employer identification number (EIN)
- Contact phone number

✦ Covered Individuals in household:

- Name
- Address
- SSN (or DOB if SSN not available)
- Indicator if covered for all 12 months
 - If not, months in which coverage was received for at least 1 day

1095 Production Flow



- ✘ Individuals should contact Maryland Health Connection with questions about their Form 1095A or B
- ✘ Individuals may contact the IRS for questions related to using a Form 1095A to populate their Form 8962 and in conjunction with their tax filing
- ✘ **Form 1095-A for 2014:** <http://www.irs.gov/pub/irs-pdf/f1095a.pdf>
- ✘ **Instructions for Form 1095-A for 2014:** <http://www.irs.gov/pub/irs-pdf/i1095a.pdf>
- ✘ **Form 1095-B for 2014 (optional):** <http://www.irs.gov/pub/irs-pdf/f1095b.pdf>
- ✘ **Instructions for Forms 1094-B and 1095-B (optional):**
<http://www.irs.gov/pub/irs-pdf/f1095b.pdf>
- ✘ **IRS Form 8962 for 2014:** <http://www.irs.gov/pub/irs-pdf/f8962.pdf>
- ✘ **Instructions for Form 8962 for 2014:** <http://www.irs.gov/pub/irs-pdf/i8962.pdf>