

Affordable Care Act – IRS Form 1095-C

As a result of the Affordable Care Act health care law, you may receive a new Form 1095-C providing you with information about the health coverage you had or were offered in 2017. If you were (1) offered the university's health insurance plan, (2) worked an annual average of 30 or more hours per week, or (3) considered a full-time employee at any point in 2017, you will be mailed the Form 1095-C no later than March 2, 2018. **You do NOT need to wait until you receive the Form 1095-C to file your personal tax return.**

If for some reason you do not receive a Form 1095-C and believe you should have, duplicate copies will be available beginning March 19, 2018. All request must be in writing and sent to the university's Tax Department at taxdept@louisville.edu. Title the email subject line as "1095-C Duplicate Form Request ". Please allow 72 hours for a response. Remember, you do NOT need to wait until you receive the Form 1095-C to file your personal tax return.

Frequently Asked Questions about the Form 1095-C

What is a Form 1095-C?

Employers are required by the Affordable Care Act to provide Form 1095-C to employees eligible for health benefits. This form is an annual tax document recording health coverage the employer has offered. This form is distributed in addition to your W-2 and other tax statements.

I don't understand my Form 1095-C. Who should I contact?

Please consult your tax advisor for what documentations are accepted by the IRS for proof of insurance coverage or if you have questions understanding the Form 1095-C.

When and how will I receive my Form 1095-C?

The university has contracted with an outside firm to mail the Form 1095-C to employee's who were eligible for health benefits in 2017 to the employee's home mailing address. Covered dependents will not receive their own Form 1095-C. The IRS deadline for employers to provide employees the Form 1095-C is March 2, 2018. You do NOT need to wait until you receive the Form 1095-C to file your personal tax return.

Will I receive more than one Form 1095-C?

Maybe. You are likely to get more than one form if you had coverage from more than one coverage provider or if you worked for more than one employer that offered coverage. You are also likely to get more than one form if you changed coverage or employers during the year or if different members of your family received coverage from different coverage providers.

Why did I not receive a Form 1095-C?

The university will not send you a Form 1095-C if you were not eligible for health coverage or if you were covered as a dependent and not the primary insurance subscriber.

Do I wait to file my taxes until I receive the Form 1095-C?

No, it is not necessary to wait to receive your Form 1095-C in order to file your taxes. You can use other documentation that would provide proof of your insurance coverage such as insurance cards, Explanation of Benefits, W-2 or payroll statements reflecting health insurance deductions.

Can I receive the Form 1095-C electronically?

No. The Form 1095-C will be mailed to your current address on file with the university by March 2, 2018.

Does the Form 1095-C impact when or how I will receive my W-2?

No. Employee W-2s will be available in January as usual, either through ULINK or by mail. You will receive the Form 1095-C in a separate home mailing.

Does the Form 1095-C replace my W-2?

No. The Form 1095-C is a new tax document that does not replace your W-2 or any other tax documents. For more information, visit [irs.gov/Affordable-Care-Act](https://www.irs.gov/Affordable-Care-Act) or consult with a qualified tax advisor.

How can I obtain another copy of my Form 1095-C?

Duplicate copies of the Form 1095-C will be available beginning March 19, 2018. All request must be in writing and sent to the university's Tax Department at taxdept@louisville.edu. Title the email subject line as "1095-C Duplicate Form Request ". Please allow 72 hours for a response. You do NOT need to wait until you receive the Form 1095-C to file your personal tax return.

Will my spouse or dependents on my health plan each receive a Form 1095-C?

Normally, no. The employee will only receive a Form 1095-C if eligible for health insurance coverage in 2017. However, in some instances, a spouse and/or dependent may receive a Form 1095-C if independently enrolled in an insurance health plan.

The coverage dollar amount on the Form 1095-C does not match what I paid for health benefits in 2017. Is this a mistake?

Line 15 of Form 1095-C displays how much you would have paid per month for single coverage under the least expensive university health plan available to you in 2017. The IRS requires the university to report this information to demonstrate the affordability of your health plan options. It will not reflect your actual monthly premium in 2017 if you chose a higher-cost plan or covered any dependents.

Where can I find more information about tax changes under the Affordable Care Act?

Visit [irs.gov/Affordable-Care-Act/Individuals-and-Families](https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families).

I still have questions after reviewing the FAQ, consulting a tax adviser, and the IRS website. Who do I contact?

If you still have questions regarding the Form 1095-C, please email benefits@louisville.edu. We will make every effort to respond within 2-3 business days, depending upon volume.

Remember, you do NOT need to wait until you receive the Form 1095-C to file your personal tax return.

DISCLAIMER: Tax information is based on the university's current understanding and is provided for general informational purposes only. The University of Louisville does not provide tax advice. Please consult with a qualified tax adviser for questions.