



# Understanding 1095 Forms

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The 1095 forms are sent out the beginning of each year. The forms provide information about your healthcare coverage for the previous year. The three forms are highlighted below:

## Form 1095-A, Health Insurance Marketplace Statement:

The health insurance marketplace (healthcare.gov) sends this form out to individuals who obtained their coverage thru the exchange. The form includes information on the tax credits received, who was covered and which months they were covered. The marketplace estimates these forms will arrive no later than mid February. The forms will also be available for download on the healthcare.gov accounts. This form is needed to file your tax return and reconcile the premium tax credit. This form will assist you in completing form 8962, which is to be filed with the tax return.

## Form 1095-B, Health Coverage:

Health insurance companies send form 1095-B out to their insureds. This form includes who was covered and which months they had coverage during the previous year. Most insurers have the form available for download on their member portals. This form is not needed to file your taxes.

## Form 1095-C, Employer-Provided Health Insurance Offer and Coverage:

Some employers will send out form 1095-C to their employees who are covered on their health insurance plan. Generally this form is only sent out by employers that offer “self-insured” coverage. This form provides information on who was covered and when they had coverage. You do not need this form to file your taxes.

Please contact us with any questions or for assistance!

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