

## Affordable Care Act Frequently Asked Questions

### 1095-C “Employer Provided Health Insurance Offer and Coverage Form”

January 2018

**Q1: Why did I receive a 1095-C form?**

A1: Beginning with the 2015 tax year, the Affordable Care Act and the IRS required CFISD to prepare and distribute 1095-C forms to the following employee groups:

- All full-time employees.
- Part-time or substitutes employees that worked an average of 130 hours or more per month.
- Any other employee that enrolled in our health insurance plan (TRS-ActiveCare).

**Q2: What information is on the 1095-C?**

A2: Information regarding whether CFISD offered you health insurance coverage. Column 14 represents if CFISD offered you coverage. Column 15 has the lowest premium available to you (not what you paid). Column 16 represents whether you accepted (enrolled) in coverage at CFISD or not. The Covered Individuals section information will help you answer the question on your tax return of whether you and your dependents had health insurance coverage for the full year.

**Q3: Do I need to submit the 1095-C tax form with my 2017 Income Tax Return?**

A3: No. The 1095-C form does not have to be submitted with your 2017 income tax return; however, the information provided under the covered individuals section will help you complete your tax return.

**Q4: How and when were the 1095-C tax forms delivered?**

A4: The 2017 1095-C tax forms were mailed on January 26, 2018 to the employee's home address.

**Q5: What should I do if I am due a 1095-C form and I did not receive one or if I need an additional copy?**

A5: The 1095-C forms are available on the CFISD Employee Access Center at [cfisd.net /staff / employee only links /employee access center](http://cfisd.net/staff/employee-only-links/employee-access-center). Select “Print My 1095-C” from the left side menu under Employee Tasks.

**Q6: I worked as a substitute. Am I supposed to receive a 1095-C tax form for 2017?**

A6: Yes, if you worked an average of 130 hours or more per month or if you enrolled in the CFISD health plan.

**Q7: I worked as a part-time/ temporary employee. Am I supposed to receive a 1095-C tax form for 2017?**

A7: Yes, if you worked an average of 130 hours or more per month or if you enrolled in the CFISD health plan.

**Q8: My 1095-C tax form shows that I did not enroll in a CFISD health plan, will I have to pay additional taxes?**

A8: Not necessarily, employees may qualify for an exception or have health coverage through a spouse's plan. Consult your tax specialist.

**Q9: What should I do if believe my 1095-C is wrong?**

A9: Contact the CFISD Insurance department at (281) 897-3882 and select option 2 to speak to your insurance specialist.