

Form 1095-C Frequently Asked Questions

What is a Form 1095-C?

Hope College is required to issue a tax form known as the Form 1095-C under the Affordable Care Act (ACA). It contains information about medical coverage offered to you and your dependents by Hope College.

Who receives a Form 1095-C?

A Form 1095-C will be sent to all individuals who were enrolled in the self-funded BCBSM PPO health plan through the College in 2016, as well as those eligible for the health plan at any point during 2016 (even if those employees declined to participate in the medical coverage).

What should I do with my Form 1095-C?

You may use information from the 1095-C when completing your federal tax return, however, it is not required in order to file if you know your health insurance status. **When you receive the form, be sure to review it for accuracy and keep for your files.** Please consult with your tax advisor if you have questions.

What information is on the Form 1095-C?

There are three parts to the form:

- **PART I** includes information about you and Hope College.
- **PART II** includes information about the coverage offered to you and your dependent(s). In general:
 - **Line 14** - All Code Definitions are on the back of your form. This code outlines offer of coverage in the applicable months. Most common codes used for our plan include **1E** (eligible for coverage for employee, spouse, and dependents) and **1H** (no offer of coverage is used in months employee is not full time or not employed at the College).
 - **Line 15** – If eligible for coverage on line 14; the College is required to report the cost to you of the cheapest monthly premium, for single only coverage, that you could have enrolled in under the College’s health plan. At the College this is our Orange High Deductible Health Plan. **So even if you elected the blue plan, single, double, family, etc., the rate reported here is required to show \$13.82/\$14.80 (the monthly contribution for our single orange plan)!**
 - **Line 16** – Code definitions tie to IRS safe harbor codes. Most common is **2C** which states the employee is enrolled in coverage offered. **2G** indicates employee declined coverage offer. **2A** is used if employee was not employed during the month. **2D**, most commonly used for new hires and separations, indicates the employee was not employed every day of that month (i.e. not eligible for full month coverage even though they may have had coverage for some part of that month).
- **PART III** includes required information about individuals enrolled in coverage, including name, birthdate, and social security number.

What if the information on the 1095-C does not appear to be accurate or I misplace or lose my 1095-C and need another copy?

Contact Connie VanderZwaag in Human Resources, vanderzwaag@hope.edu, or 616.395.7818.

What if I have additional questions?

Contact a tax advisor for questions about how the new tax form may impact you. You may also visit www.irs.gov. *Hope College does not provide tax advice and any tax information provided is for general information purposes only.*