



AFFORDABLE CARE ACT – IRS FORM 1095-C

Employee Provided Health Insurance Offer and Coverage

The Affordable Care Act (ACA) has certain requirements each year. Large employers, including Montgomery College, are required to file Form 1094 with the U.S. Internal Revenue Service (IRS) and send form 1095-C to employees and non-Medicare eligible retirees who are eligible to participate in the College's insurance plans.

1. What is this new IRS 1095-C form and why am I receiving it?

The form is a new requirement of the Affordable Care Act. Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, is required by the IRS, and provides the following information:

- The employee and the employee's dependents;
- The months during the year the employee was eligible for health insurance coverage; and
- The cost of the least expensive monthly premium the employee could have paid under the plan.

The 1095-C form serves as an annual statement demonstrating the College's offer of health insurance coverage to eligible individuals. You may receive the form even if you did not sign-up for your health care coverage through Montgomery College. For more detailed information, visit the [IRS website](#)

2. When/How will I receive the new form?

Check your home mailbox in the coming weeks. Montgomery College employees and non-Medicare eligible retirees who are eligible for health insurance coverage will receive a Form 1095-C by the end of March each year.

3. Will I be able to receive this form electronically?

An electronic format of this form is not be available currently. Due to the timing of the release of the IRS regulations, Form 1095-C will only be available in hardcopy.

4. What do I do with it?

Keep it in a safe place. When you receive your Form 1095-C, keep it with the copies of your tax returns and other related materials. You are not required to file the 1095-C form with your tax returns; however, it is important you have a copy in the event you are audited by the IRS.

5. How many copies of the form will I receive?

You may receive a form from each of your employers. If you have more than one job and qualify for health insurance in those positions, you may receive multiple forms. Check with your other employers if you are unsure if you will receive a form this year.

6. What if I don't receive a form?

Contact Human Resources and Strategic Talent Management's Benefits Team. If you do not receive a Form 1095-C by the end of March each year, please contact one of the HRSTM Benefits team members.