

1095-B Frequently Asked Questions (FAQs)

1. What is the Form 1095-B?

Answer: Form 1095-B is an IRS document that shows you had health insurance coverage considered Minimum Essential Coverage during the last tax year. As part of the Affordable Care Act, the IRS requires most people to obtain health coverage that meets this requirement for the given tax year. This is called the “individual mandate.” People who do not have health coverage that meets the requirement may have to pay a federal tax penalty for being “uninsured.” If you are required to file taxes, you or your tax preparer will use the information on the form as proof of health coverage for the 2015 tax year.

2. What information is included on the enclosed Form 1095-B?

Answer: The Form 1095-B includes the insured person’s:
Name
Address
Social Security number (or date of birth, if not available)
Months covered by the GIC’s health insurance

3. What if I only had Group Insurance Commission health insurance for part of the year? Will I still receive Form 1095-B?

Answer: Yes, your form shows which months you had Group Insurance Commission coverage with Harvard Pilgrim Health Care, Tufts Health Plan, or the UniCare State Indemnity Plan. If you are enrolled in one of these GIC plans, the state will report to the IRS all months of Group Insurance Commission coverage meeting the coverage requirements and is providing you with Form 1095-B for tax purposes. If you were a member of the GIC’s Fallon Health, Health New England or Neighborhood Health Plans for part of the year, you will receive a 1095-B form from your health plan for those months of coverage.

4. What will happen if I only had health coverage for part of the year?

Answer: Please refer to [Affordable Care Act \(ACA\) Tax Provisions on the IRS website \(www.irs.gov/aca\)](http://www.irs.gov/aca) for more details on the individual mandate for health insurance and rules that apply to gaps in coverage, including information about getting an exemption from the penalty.

5. How do I know if the reflected on the form counts as minimum essential coverage?

Answer: All Group Insurance Commission health insurance plans meet the coverage requirement.

6. Why did I receive a Form 1095-B as a retiree or survivor?

Answer: Non-Medicare retirees and survivors covered by the GIC are receiving a 1095-B form for tax purposes. Medicare retirees and survivors will be sent a 1095-B by Medicare.

7. How is the Form 1095-B different from the Form MA 1099-HC?

Answer: The MA 1099-HC has very similar information to the federal Form-1095-B, but is used for Massachusetts state taxes. You receive this form from your health insurance carrier and should contact them if you have questions about it.

8. Are there any other types of 1095 IRS tax forms?

Answer: Yes, there are other 1095 IRS tax forms:

- IRS Form 1095-C provides information about the offer of health insurance coverage if you were a full-time employee of an Applicable Large Employer (i.e. employers with 50 or more full-time equivalent employees) at any time during 2015. If you are a Commonwealth of Massachusetts employee, including employees of higher education, the Comptroller will mail this to you. If you are an employee of a housing or redevelopment authority or municipality that is an Applicable Large Employer, you will receive this form from that employer.
- IRS Form 1095-A provides information as to any Marketplace coverage you had (if applicable), and any Premium Tax Credits you received. If applicable, this form will be provided by the Marketplace Exchange.

9. If I need additional help with Form 1095-B, who should I contact?

Answer: If you need additional support, please call the Group Insurance Commission at 617.727.2310 ext. 1.