

An Introduction to IRS Form 1095-B: Health Coverage

December 2015

What is IRS Form 1095-B?

This form is individuals' proof that they had qualifying health coverage, known as minimum essential coverage (MEC), during the month(s) they were enrolled in Medicaid or Child Health Plan *Plus* (CHP+).

The Internal Revenue Service (IRS) requires the Colorado Department of Health Care Policy and Financing (HCPF) to send **IRS Form 1095-B: Health Coverage** to individuals who were enrolled in Medicaid or CHP+.

Under the Affordable Care Act (federal health care reform law), most individuals are required to have MEC, or pay an IRS federal tax penalty, the Individual Shared Responsibility Payment. Nearly all Medicaid and CHP+ programs count as MEC (see exclusions on Page 2). Read more at IRS.gov/ACA.

When will Medicaid and CHP+ members receive IRS Form 1095-B?

The Department will start mailing IRS Form 1095-B in mid-January 2016. All 1095-B forms are scheduled to be mailed by February 1, 2016.

All 1095-B forms will be sent via U.S. Postal mail, but once they are mailed, Medicaid and CHP+ members will be able to find a copy of their 1095-B form(s) through their online PEAK account in the Mail Center. If they do not have a PEAK account, they can create one at Colorado.gov/PEAK.

What will members receive?

The individual listed as the head of household for the Medicaid or CHP+ case will receive a cover letter explaining what IRS Form 1095-B is, and where they can go for more information about the form.



In the same envelope, the individual will also receive a completed 1095-B form for each person in the household who was enrolled in Medicaid or CHP+ during the prior year.

What will individuals need to do with Form 1095-B?

Members should keep IRS Form 1095-B with their other tax documents. Members who file federal taxes, should bring this form with them when they file.

Will everyone enrolled in Medicaid or CHP+ in 2015 receive Form 1095-B?

Almost everyone enrolled in Medicaid or CHP+, for even one day during 2015, will receive IRS Form 1095-B. This includes individuals and families enrolled in Modified Adjusted Gross Income (MAGI) Medicaid, CHP+, and Non-MAGI Medicaid programs, such as Long-Term Care and Supplemental Security Income (SSI) Mandatory Medicaid.

Which Medicaid members will not receive Form 1095-B from HCPF?

Individuals enrolled in the following programs **will not** receive IRS Form 1095-B from the Department because these programs do not count as MEC. These individuals may still receive a Form 1095-B from Medicare or a private health plan:

- Medicare Savings Programs
 - ✓ Qualified Medicare Beneficiary (QMB)
 - ✓ Specified Low Income Medicare Beneficiary (SLMB)
 - ✓ Qualifying Individual (QI-1)
 - ✓ Qualified Disabled and Working Individuals (QDWI)
- Low-Income Subsidy
- Emergency Medicaid Services
- Old Age Pension-Health Care Program (OAP-HCP)
 - ✓ People enrolled in Old Age Pension-Medicaid will still receive Form 1095-B
- Colorado Indigent Care Program (CICP).
 - ✓ Note: CICP is not Medicaid or part of any other health insurance program.
- Presumptive Eligibility (PE)
 - ✓ Individuals who qualified for temporary medical coverage through PE, but who do not qualify for Medicaid or CHP+, will not receive Form 1095-B.

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