



COLORADO

Department of Health Care
Policy & Financing

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.

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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.

For more information contact:

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